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FORTY-NINTH ANNUAL REPORT

OF THE

Superintendent of Insurance

OF THE

STATE OF KANSAS. Insurance dept

FOR THE

Year Ending December 31, 1918

CONTAINS DETAILED STATEMENTS OF

MUTUAL AND STOCK FIRE COMPANIES OF KANSAS AND FIRE AND FIRE-AND-MARINE COMPANIES OF OTHER STATES AND COUNTRIES

ALSO

LIFE COMPANIES OF KANSAS AND LIFE, CASUALTY AND MISCELLANEOUS COMPANIES OF OTHER STATES

ALSO

FRATERNAL BENEFICIARY SOCIETIES, ORDERS, AND ASSOCIATIONS

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UNIV. OF CHICAGO

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FORTY-NINTH ANNUAL REPORT,

DEPARTMENT OF INSURANCE,

STATE OF KANSAS.

LETTER OF TRANSMITTAL.

TOPEKA, KAN., May 1, 1919.

To His Excellency, Henry J. Allen, Governor:

SIR—I have the honor to transmit herewith the forty-ninth annual report of the Department of Insurance of the state of Kansas for the year ending December 31, 1918, showing a detailed and complete record of the collections, disbursements and financial statements of the various companies authorized in Kansas, also statistical information of a general character pertaining to insurance.

Yours very truly,

FRANK L. TRAVIS,
Superintendent of Insurance.

FINANCIAL STATEMENT.

BUSINESS OF 1918.

From January 1, 1918, to January 1, 1919, the fees collected were:

Agency licenses	$49,069.00
Charter fees	800.00
Annual statement fees	14,765.00
School fund fees	12,350.00
Taxes	418,141.39
Certificate and seal	174.00
Miscellaneous	3,146.10
Examination fees	5,246.71
Total	$503,692.20
Firemen's relief fund	63,820.32
Fire marshal fund	31,933.03
Total	$599,445.55
By payment to state treasurer, general fund	$503,692.20
By firemen's relief fund to cities	62,820.17
Kansas State Firemen's Association	811.16
Firemen's relief fund not distributed	188.99
By payments to state treasurer, fire marshal fund	31,933.03
Total	$599,445.55

BUSINESS OF 1919.

From January 1, 1919, to May 1, 1919, collections were as follows:

Agency licenses	$44,794.00
Charter fees	520.00
Annual statement fees	14,355.00
School fund	12,000.00
Taxes	478,824.94
Certificate and seal	102.00
Miscellaneous	2,527.50
Examination fees	1,932.51
Total	$555,055.95
Fire marshal fund	33,511.41
Firemen's relief fund, 1918	69,290.04
Total	$657,857.40
Payments to state treasurer, general fund	$534,469.36
By payments to state treasurer, fire marshal fund	18,212.64
By firemen's relief fund to cities	68,725.09
Kansas State Firemen's Association	805.42
Firemen's relief fund not distributed	34.54
Balance of funds in bank	35,610.35
Total	$657,857.40

Examinations during 1918, January 1 to December 31, and fees therefor were:

Farmers Life Insurance Company	$102.79
Kansas Employers Inter Insurance Exchange	175.52
Kansas Employers Inter Insurance Exchange	79.58
Kansas Employers Inter Insurance Exchange	267.61
Globe Life Insurance	115.13
National Bonding & Casualty	30.48
Globe Life Insurance	108.82
Farmers Life Insurance	58.97
Globe Life Insurance	49.72
Kansas Employers Inter Insurance Exchange	188.82
Ætna Insurance	50.15
Globe Life Insurance	58.48
Globe Life Insurance	34.61
Farmers Life Insurance	54.99
Globe Life Insurance	191.91
Preferred Risk Fire Insurance	13.50
Farmers Life Insurance	49.17
Kansas Employers Inter Insurance Exchange	65.45
Globe Life Insurance	81.64
Farmers and Bankers Life Insurance	155.89
Home Insurance	40.50
American Industrial	12.75
Fraternal Aid Union	45.75
American Insurance	30.40
Bankers Reserve Life	551.96
Springfield Fire and Marine Insurance	27.75
Continental Insurance	44.40
National Fire Insurance	50.95
Indemnity Exchange	183.34
Preferred Risk Fire Insurance	12.75
Insurance Company of North America	20.25
Globe Life Insurance	67.89
Globe Life Insurance	52.62
Globe Life Insurance	164.87
Midwest Mutual Automobile Indemnity Association	95.00
Farmers Alliance	463.75
Globe Life Insurance	37.62
Globe Life Insurance	83.99
Central States Fire Insurance	356.98
Indemnity Exchange	186.90
Central States Fire Insurance	57.00
Knights and Ladies of Security	547.38
Bankers Reserve Life	133.83
Total	$5,247.71

Examinations from January 1, 1919, to May 1, 1919, were:

Alliance Cooperative Insurance	$140.00
Farmers Union Mutual Insurance	51.72
Farmers Union Mutual Hail Insurance	51.72
Bankers Life Insurance	684.18
Globe Life Insurance	169.59
Central States Fire Insurance	298.91
Capital Livestock Insurance	120.92
Total	$1,517.04

I herewith submit a statement, itemized as to companies, of fees collected from January 1, 1919, to May 1, 1919. All fees, except firemen's relief fund, are turned into the state treasury.

The collection of firemen's relief fund and the distribution thereof to the cities entitled thereto and to the State Firemen's Association appear on subsequent pages:

KANSAS MUTUAL FIRE.

Alliance Cooperative	$206.50
Bremen Farmers' Mutual	19.50
Brown County Farmers' Mutual	27.00
Doniphan County Mutual	11.50
Farmers' Alliance	183.00
Farmers' Mutual Insurance Association	14.50
Farmers Mutual Fire Insurance Company of Butler County	17.50
Farmers' Mutual of Holyrood	13.00
Farmers' Mutual Fire and Tornado	28.50
Farmers' Mutual of Wamego	10.00
Farmers' Union Mutual	100.72
Franklin Mutual Fire	28.50
German Farmers Mutual	14.00
Farmers Mutual Insurance Company of Barton County	20.50
Hutchinson Mutual Fire	65.00
Kansas Farmers' Mutual Fire	10.00
Kansas Farmers' Mutual Insurance Association	21.00
Marshall County Farmers' Mutual	20.00
Miami Farmers' Mutual Fire	16.00
Mennonite Mutual Fire	63.50
Republic County Mutual Fire	20.00
Southern Kansas Mutual	35.50
Total	$945.72

FOREIGN MUTUAL FIRE.

Fitchburg Mutual Fire	$229.82
Grain Dealers' National Mutual	1,725.17
Indiana Lumbermen's Mutual	232.79
Millers' Mutual Fire Insurance Association of Illinois	1,125.49
Pennsylvania Millers' Mutual	215.00
Total	$3,528.27

MUTUAL HAIL INSURANCE COMPANIES.

Farmers Crop	.....
Farmers Hail of Hutchinson	$136.00
Farmers Union Mutual Hail	81.22
Grain Growers' Hail	204.00
Kansas Home Hail	254.50
McPherson Hail	181.00
Sterling Insurance	164.00
Total	$1,020.72

RECIPROCAL OR INTER INSURERS' EXCHANGES.

American Interinsurance Exchange	$20.00
Bankers Interinsurance Alliance of America	20.00
Belt Automobile Indemnity Association,	20.00
Canners' Exchange Subscribers at Warners Interinsurance	20.00
Casualty Reciprocal Exchange	20.00
Consolidated Underwriters	20.00
Druggist Indemnity Exchange	20.00
Employers' Indemnity Exchange	20.00
Illinois Auto. Insurance Exchange	25.00
Indemnity Exchange	155.00
Individual Underwriters	20.00
Lumberman's Exchange	20.00
National Interinsurance Bureau	20.00
New York Reciprocal Underwriters	20.00
Reciprocal Annex	20.00
Reciprocal Exchange	20.00
Reciprocal Underwriters	20.00
United States Automobile Indemnity Exchange	20.00
Utilities Indemnity Exchange	20.00
Western Reciprocal Underwriters	20.00
Wholesale Grocers' Reciprocal Indemnity Exchange	20.00
Wholesale Grocery Subscribers at Warner Interinsurance Bureau	20.00
Total	$600.00

FIRE INSURANCE COMPANIES OF U. S.

Ætna Insurance	$6,816.54
Agricultural Insurance	933.19
Alliance Insurance	359.59
American Alliance Insurance	1,892.17
American Automobile Insurance	764.34
American Central Insurance	3,770.56
American Druggists' Fire	136.13
American Insurance	5,105.95
American Eagle	994.55
American National	385.85
Automobile Insurance Co. of Hartford	1,102.79
Boston	1,324.88
Camden Fire Insurance Association	158.00
Central States	513.91
Citizens'	513.69
Columbia	195.40
Columbian National	369.05
Commercial Union	651.57
Concordia Fire	997.57

FIRE INSURANCE COMPANIES OF U. S.—

CONTINUED.

Connecticut Fire	$7,404.27
Continental	7,063.36
County Fire Company of Philadelphia	273.80
Detroit Fire and Marine	200.24
Equitable Fire and Marine	849.11
Fidelity Phenix Fire	7,978.03
Fire Association of Philadelphia	2,377.64
Fireman's Fund	1,605.30
Firemen's	2,737.19
Franklin Fire	1,129.19
Girard Fire and Marine	198.84
Glens Falls	1,348.38
Globe and Rutgers Fire	446.00
Great American	10,134.83
Hanover Fire	1,698.65
Hawkeye Securities Fire	770.00
Hartford Fire	13,482.74
Home Fire and Marine	204.56
Home	13,105.73
Imperial Assurance	549.98
Insurance Company of North America	7,726.87
Hudson	208.00
Inter State Auto	156.00
Insurance Co. of the State of Penn	521.07
Majestic Fire	25.00
Mechanics'	293.08
Mechanics' and Traders	673.93
Mercantile Insurance Co. of America	484.95
Michigan Commercial	305.99
Michigan Fire and Marine	175.08
Milwaukee Mechanics	1,038.90
Minneapolis Fire and Marine	3,560.01
National Fire	29,568.61
National Ben Franklin Fire	622.32
National Liberty Fire	1,442.51
National Union Fire	1,269.45
Newark Fire	335.55
New Hampshire Fire	1,579.83
New York National	2.00
Niagara Fire	3,259.18
Northwestern National	1,684.35
North River	1,230.54
Northwestern Fire and Marine	6,247.10
Orient	868.53
Pennsylvania Fire	1,926.25
Phœnix	3,564.18
Preferred Risk Fire	12.00
Providence Washington	4,204.65
Queen	2,998.51
Reliance	800.71
Retailers Fire	651.05
Rhode Island	490.95
Safeguard	266.72
Security	7,019.27
Springfield Fire and Marine	9,844.81
Standard Fire	38.00
Star Insurance Company of America	1,337.56
Sterling Fire	107.00
St. Paul Fire and Marine	11,177.77
Twin City Fire	$3,087.12
United States Fire	2,540.59
Westchester Fire	4,028.81
Total	$217,635.19

FOREIGN FIRE INSURANCE COMPANIES.

British America Assurance Company	$781.35
Caledonian	753.00
Commercial Union Assurance	5,729.28
Eagle, Star and British Dominions	461.16
General Fire Assurance	469.32
Indemnity Mutual Marine Assurance	100.00
Liverpool and London and Globe	12,883.03
London Assurance Corporation	1,866.63
London and Lancashire Fire	1,606.66
North British and Mercantile	4,853.17
Northern Assurance	2,729.34
Norwich Union Fire	2,266.84
Palatine	2,051.84
Patriotic Assurance	850.18
Phœnix Assurance	2,226.54
Royal	7,421.17
Royal Exchange Assurance	2,083.49
Sun Insurance Office	2,311.35
Svea Fire and Life	1,506.01
Swiss Reinsurance	927.47
Union Insurance Society of Canton	156.00
Union Marine	299.11
Western Assurance	1,012.47
Total	$55,345.41

LIFE INSURANCE COMPANIES.

Ætna Life (Life Dept.)	$7,579.71
American Bankers (Life Dept.)	447.55
American Central Life	2,284.82
American Home Life	124.50
American Life	1,150.20
American National Assurance	365.23
American National (Life Dept.)	151.98
Bankers Life, Des Moines, Ia	7,391.99
Bankers Life, Lincoln, Neb	7,442.34
Bankers' Life Insurance Co. of Kansas	116.00
Bankers' Reserve Life	4,044.64
Bank Savings Life	163.50
Berkshire Life	158.00
Capitol Life	856.42
Central Life Insurance	130.00
Central Life Assurance Soc. of the U. S.	1,342.56
Central States Life	461.98
Columbian National Life	2,699.12
Commonwealth Life	249.63
Connecticut Mutual Life	1,913.19
Equitable Life Assurance Soc. of the U. S.	6,476.31
Equitable Life	2,663.74
Farmers' and Bankers' Life	173.50
Federal Life (Life Dept.)	233.22

LIFE INSURANCE COMPANIES—CONTINUED.

Fidelity Mutual Life	$863.81
Franklin Life	777.11
Globe Life	272.09
Great American Life	143.00
Great Republic Life	376.07
Guardian Life	2,005.32
Home Life	1,280.66
Illinois Life	6,697.51
International Life	3,978.47
Kansas City Life	5,697.19
Kansas Life	409.97
LaFayette Life	408.90
Manhattan Mutual Life	105.00
Manhattan Life	197.37
Maryland Assurance Corp. (Life Dept)	204.79
Massachusetts Mutual Life	4,522.05
Merchants Life	710.83
Metropolitan Life (Life Dept.)	18,974.59
Midland Life	2,579.42
Midwest Life	348.66
Minneapolis Mutual Life	283.18
Missouri State Life	3,622.24
Morris Plan	109.62
Mutual Benefit Life	3,618.71
Mutual Life	9,694.32
National Life	2,251.40
National Life of U. S. of A. (Life Dept.)	2,787.89
New England Mutual Life	1,286.00
New York Life	14,813.78
North American Life, Omaha	731.73
North American Life, Chicago	1,142.13
Northwestern Mutual Life	12,919.58
Northwestern National Life	450.65
Occidental Life	334.62
Old Colony Life	231.76
Pacific Mutual Life (Life Dept.)	1,858.68
Penn Mutual Life	3,001.58
Peoria Life	1,183.86
Phœnix Mutual Life	957.44
Pioneer Life	477.91
Prov. Life & Trust Co. of Philadelphia	1,275.69
Prudential Insurance Co. of America	17,176.97
Reliance Life (Life Dept)	1,705.46
Reserve Loan Life	437.38
Royal Union Mutual Life	4,751.54
Security Life	294.66
Security Mutual Life New York	396.04
Security Mutual Life of Lincoln, Neb.	498.16
Standard Life	360.94
State Life	2,116.33
St. Joseph Life	645.94
Travelers	2,118.24
Union Central Life	4,898.59
Union Mutual Life	285.96
United Life and Accident	168.47
United States Life	127.26
Western Union Life	153.67
Total	$198,624.50

CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES.

Ætna Casualty and Surety	$914.01
Ætna Life (Accident Dept.)	3,686.50
American Credit Indemnity	206.62
American Indemnity	120.34
American National (Accident Dept.)	130.95
American Old Line	661.60
American Surety Co. of New York	1,337.41
Bankers' Accident	746.09
Bankers' Deposit Guaranty and Surety	100.50
Brotherhood Accident	342.04
Capital Live Stock	242.42
Chicago Bonding and Insurance	256.87
Cloverleaf Life and Casualty	294.36
Columbian National Life	240.27
Commonwealth Casualty	120.00
Continental Casualty	2,074.66
Employers' Indemnity Corporation	495.11
Employers Liability Assurance Corp.	1,990.87
Equitable Life Assurance Society of the U. S. (Accident Dept.)	201.00
Federal Casualty	22.69
Federal Life	200.36
Fidelity and Casualty	1,586.74
Fidelity and Deposit Co. of Maryland	869.66
General Accident, Fire and Life Assurance Corporation	772.39
Georgia Casualty	475.32
Globe Indemnity	328.32
Great Eastern Casualty	151.23
Great Western Accident	967.68
Hartford Accident and Indemnity	299.14
Hartford Livestock	341.41
Hartford Steam-Boiler Ins. and Ins.	755.81
International Indemnity	2,147.67
Inter-Ocean Casualty	454.36
Iowa Bonding Casualty	106.93
Iowa State Livestock	980.23
Kansas Casualty and Surety	296.50
Kansas Central Indemnity	131.50
Kansas City Casualty	415.54
Lion Bonding and Surety	436.85
Lloyd's Plate Glass	452.53
London Guarantee and Accident	3,258.26
Lincoln Accident	156.00
London and Lancashire Indemnity Corporation of America	128.00
Loyal Protective	246.65
Maryland Casualty	3,430.01
Maryland Assurance Corporation	365.33
Masonic Protective Association	1,220.55
Massachusetts Bonding and Insurance	1,316.16
Medical Protective	311.86
Metropolitan Casualty	388.50
Metropolitan Life	127.08
Mid-west Mutual Automobile Indemnity Association	36.00
Integrity Mutual Casualty	2,448.19
National Casualty	356.44
National Life and Accident	78.00

CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES—CONTINUED.

National Life Insurance Company of the U. S. of A. (Accident Dept.)	$180.50
National Surety Company	2,921.17
New Jersey Fidelity and Plate Glass	300.87
Nebraska Livestock	112.99
New York Plate Glass	255.41
North American Accident	853.98
Ocean Accident and Guarantee Corp.	2,711.50
Pacific Mutual Life (Accident Dept.)	1,145.40
Physicians' Indemnity Association	10.00
Preferred Accident	235.81
Reliance Life (Accident Dept.)	131.41
Ridgely Protective Association	599.51
Royal Indemnity	152.32
Southern Surety	1,256.57
Standard Accident	834.43
Travelers' (Accident Dept.)	4,873.56
Travelers' Indemnity	255.30
United States Casualty	170.27
United States Fidelity and Guaranty	3,932.70
Western Automobile Indemnity Asso.	59.50
Western Casualty, Chicago, Ill	2,648.10
Western Casualty, Denver, Colo	156.00
Western Live Stock	367.73
Western Indemnity	1,328.32
Western Union Life (Accident Dept.)	101.11
Total	$66,002.79

ASSESSMENT ASSOCIATIONS.

LIFE.

Guarantee Fund Life Association	$3,564.37
Illinois Bankers' Life Association	646.01
National Life	413.20
Total	$4,623.58

ACCIDENT.

Business Men's Accident Association of America	$2,305.08
Central Business Men's Association	600.57
Farmers' and Merchants' Mutual Life and Casualty	51.00
Fidelity Health and Accident Company	124.46
Interstate Business Men's Accident	4.00
Masonic Mutual Accident	167.09
Mutual Benefit, Health and Accident	465.79
National Travelers' Benefit	758.62
Woodmen Accident Company	742.66
Total	$5,219.27

FRATERNAL BENEFICIARY SOCIETIES.

Aid Association for Lutherans	$20.00
American Insurance Union	25.00
Ancient Order of Gleaners	20.00
Ancient Order of United Workmen	20.00
Benefit Asso. of Railway Employees	$20.00
Brotherhood of American Yeomen	25.00
Catholic Order of Foresters	20.00
Catholic Workmen	20.00
Columbian Circle	20.00
Court of Honor	20.00
Degree of Honor	20.00
Eminent Household of Columbian Woodmen	20.00
Equitable Fraternal Union	20.00
Fraternal Aid Union	35.00
Fraternal Brotherhood	20.00
Fraternal Mystic Circle	20.00
German Baptists' Life Association	20.00
Grand Carniolian Slovenian Catholic Union of U. S. of America	20.00
Homesteaders	25.00
Knights of Columbus	20.00
Knights and Ladies of Father Mathew	20.00
Knights and Ladies of Security	25.00
Knights and Ladies of Protection	20.00
Knights of Pythias	20.00
Ladies' Catholic Benevolent Association	20.00
Ladies of the Maccabees	20.00
Loyal American Life Association	20.00
Loyal Mystic Legion of America	20.00
The Maccabees	20.00
Masonic Mutual Life Association of the District of Columbia	20.00
Modern Brotherhood of America	25.00
Modern Order of Prætorians	20.00
Modern Woodmen of America	20.00
Mosaic Templars of America	20.00
Mystic Toilers	25.00
Mystic Workers of the World	20.00
National Americans	20.00
National Croation Society of the U. S. A.	20.00
National Slovak Society of U. S. A.	20.00
National Union Assurance Society	25.00
Occidental Mutual Benefit Association	20.00
Order of Railway Employees	20.00
Order of United Commercial Travelers of America	25.00
Polish National Alliance of the U. S. of North America	20.00
Protected Home Circle	20.00
Royal Arcanum	20.00
Royal Highlanders	20.00
Royal League	20.00
Royal Neighbors of America	20.00
Sons and Daughters of Justice	20.00
South Slavonic Catholic Union of the U. S. A.	20.00
St. Joseph National Croation Beneficiary Association	20.00
Supreme Camp of the American Woodmen	50.00
Supreme Tribe of Ben Hur	20.00
Travelers' Protective Asso. of America	20.00
Ukranian National Association	20.00
Western Catholic Union	20.00
Women's Benefit Asso. of the Macabees,	20.00

FRATERNAL BENEFICIARY SOCIETIES—

CONTINUED.

Western Mutual Life Association	$20.00
Women's Catholic Order of Foresters	20.00
Woodmen Circle	20.00
Woodmen of the World	20.00
Total	$1,325.00

KANSAS BURIAL ASSOCIATIONS.

American Industrial Insurance Co.	$18.00
National Industrial Insurance Co.	19.00
Reserve Health and Accident Co.	23.00
Total	$60.00

FIRE MARSHAL FUND.

KANSAS MUTUAL FIRE INSURANCE COMPANIES.

Alliance Cooperative	$209.07
Bremen Farmers' Mutual	29.11
Doniphan County Mutual	2.56
Farmers' Mutual Insurance Association,	34.41
Farmers Mutual Fire Insurance Company of Butler County	29.25
Farmers Mutual of Holyrood	22.70
Farmers' Union Mutual	60.52
Franklin Mutual Fire	162.75
Farmers Mutual Insurance Company of Barton County	30.93
German Farmers Mutual	14.99
Hutchinson Mutual Fire	30.08
Kansas Farmers' Mutual Fire	12.55
Kansas Farmers Mutual Insurance Asso.,	191.42
Marshall County Farmers' Mutual	36.88
Mennonite Mutual Fire	321.70
Republic County Mutual Fire	82.15
Southern Kansas Mutual	187.56
Total	$1,458.63

FOREIGN MUTUAL FIRE INSURANCE COMPANIES.

Fitchburg Mutual Fire	$53.95
Indiana Lumbermen's Mutual	55.20
Millers' Mutual Fire	276.87
Pennsylvania Millers' Mutual	50.75
Total	$436.77

FIRE INSURANCE COMPANIES OF THE UNITED STATES.

Ætna Insurance	$1,252.26
Agricultural Insurance	170.71
Alliance Insurance	51.77
American Alliance	208.83
American Automobile	41.14
American Central	651.34
American Druggists' Fire	8.03
American	903.54
American Eagle	175.82
American National	41.22
Automobile Insurance Co. of Hartford	104.48
Central States	530.65
Citizens'	83.62
Columbian National	46.89
Commercial Union	$106.38
Concordia Fire	181.92
Connecticut Fire	883.73
Continental	1,196.68
County Fire Company of Philadelphia	28.75
Equitable Fire and Marine	143.83
Fidelity Phenix Fire	1,277.49
Fire Association of Philadelpnia	428.70
Fireman's Fund	294.33
Franklin Fire	159.58
Glens Falls	239.13
Hanover Fire	273.17
Hartford Fire	2,009.56
Home Fire and Marine	17.72
Home	1,797.94
Imperial Assurance	75.82
Insurance Company of N. America	1,332.67
Insurance Company of the State of Penn.	99.45
Mechanics' and Traders	101.11
Mercantile Insurance Co. of America	76.83
Michigan Commercial	63.57
Michigan Fire and Marine	18.77
Milwaukee Mechanics'	162.77
Minneapolis Fire and Marine	9.49
National Fire	3,624.74
National Ben Franklin Fire	67.26
National Liberty Fire	249.78
National Union Fire	234.80
Newark Fire	36.66
New Hampshire Fire	275.00
Niagara Fire	513.41
North River	254.76
Northwestern Fire and Marine	263.00
Northwestern National	233.51
Orient	125.73
Pennsylvania Fire	328.08
Phoenix	639.46
Providence Washington	191.99
Queen	480.73
Reliance	135.56
Retailers Fire	116.65
Safeguard	20.60
Security	564.82
Springfield Fire and Marine	1,692.32
Star Insurance Company of America	216.95
St. Paul Fire and Marine	749.43
United States Fire	487.76
Westchester Fire	225.26
Total	$26,977.95

FOREIGN FIRE INSURANCE COMPANIES.

British America Assurance Company	$80.17
Caledonian	61.79
Commercial Union Assurance	540.05
Eagle, Star and British Dominions	34.64
General Fire Assurance	43.92
Liverpool and London and Globe	679.16
London Assurance Corporation	178.59
London and Lancashire Fire	148.40
North British and Mercantile	476.77
Northern Assurance	289.00
Norwich Union Fire	212.38
Palatine	$192.09
Patriotic Assurance	63.39
Phœnix Assurance	213.77
Royal	704.18
Royal Exchange Assurance	176.32
Sun Insurance Office	224.32
Svea Fire and Life	149.00
Swiss Reinsurance	100.56
Western Assurance	69.56
Total	$4,638.06

FIREMEN'S RELIEF FUND COLLECTIONS.

The following sums were collected from the various fire companies of other states and countries for the firemen's relief fund for the year ending December 31, 1918:

Ætna	$2,146.02
Agricultural Fire	462.62
Alliance	143.56
American Alliance	630.05
American Automobile	164.55
American Central	1,774.20
American Druggists	24.26
American	1,828.92
American Eagle Fire	478.28
American National	115.16
Automobile	332.14
Boston	355.28
British American Assurance	239.92
Caledonian	209.18
Citizens	326.12
Columbia	86.02
Columbia National	157.87
Commercial Union Assurance	1,292.06
Commercial Union Fire	330.44
Concordia Fire	611.93
Connecticut Fire	1,366.36
Continental	1,625.52
County Fire	87.34
Eagle, Star and British Dominion	162.58
Equitable Fire and Marine	446.11
Fidelity-Phenix Fire	1,439.06
Fire Association of Philadelphia	1,310.44
Firemen's Fund	810.04
Firemen's	1,117.44
Fitchburg Mutual Fire	146.79
Franklin Fire	503.80
General Fire Assurance	175.44
Girard Fire and Marine	49.64
Glens Falls	578.29
Grain Dealers National Mutual Fire	493.97
Great American	1,862.70
Hanover Fire	791.51
Hartford Fire	3,572.67
Home	3,118.88
Home Fire and Marine	61.95
Imperial Assurance	241.92
Indiana Lumbermen's Mutual	107.25
Insurance Company of North America	2,335.24
Insurance Company of the State of Penn	149.63
London Assurance Corporation	610.01
London and Lancashire Fire	524.83
London and Liverpool and Globe	1,301.34
Mechanics	84.66
Mechanics' and Traders'	$201.28
Mercantile of America	103.63
Michigan Commercial	244.08
Millers Mutual Fire Ass'n of Illinois	511.55
Milwaukee Mechanics	598.11
Minneapolis Fire and Marine	31.55
National Fire, Hartford	3,447.70
National Ben Franklin Fire	223.90
National Liberty	934.56
National Union Fire	742.96
New Hampshire Fire	770.70
Newark Fire	96.13
Niagara Fire	1,657.60
North British and Mercantile	1,137.53
Northern Assurance	1,009.71
North River	344.65
Northwestern National	842.39
Northwestern Fire and Marine	516.74
Norwich Union Fire	678.13
Orient	442.58
Palatine	601.01
Patriotic Assurance	231.41
Pennsylvania	986.19
Pennsylvania Millers Mutual Fire	158.39
Phœnix Assurance	623.87
Phœnix	1,031.91
Providence Washington	633.50
Queen	1,467.58
Reliance	497.39
Retailers Fire	392.16
Rhode Island	369.95
Royal	1,648.03
Royal Exchange Assurance	534.15
Safeguard	80.75
Security	1,164.94
Springfield Fire and Marine	1,844.28
Standard Fire	70.75
Star Insurance Company of America	693.82
St. Paul Fire and Marine	1,226.05
Sun Insurance Office	800.86
Svea Fire and Life	219.53
Twin City Fire	606.29
Union Marine	94.55
United States Fire	1,058.92
Western Assurance	239.74
Westchester Fire	780.60
Total	$66,376.06

RECAPITULATION.

Kansas mutual fire	$945.72
Foreign mutual fire	3,528.27
Kansas mutual hail	1,020.72
Fire companies	217,918.37
Foreign fire	55,345.41
Life companies	198,431.32
Casualty, surety and miscellaneous	66,002.79
Assessment life	4,623.58
Assessment accident	5,219.27
Fraternal beneficiary	1,325.00
Burial companies	60.00
Reciprocal or interinsurers' exchanges	600.00
Miscellaneous fees	118.50
Certificate and seal	7.00
Total	$555,055.95
*Firemen's relief fund	69,530.51
Fire marshal fund	33,511.41
Grand total	$658,097.87

* Includes $154.45 carried over from previous year and $86.02 received subsequent to May 1, 1919.

FIREMEN'S RELIEF FUND COLLECTIONS.

Abilene	$428.35
Alma	55.91
Alta Vista	27.79
Anthony	233.08
Argonia	27.35
Arkansas City	1,203.28
Atchison	1,595.22
Augusta	440.31
Baldwin	102.03
Baxter Springs	556.19
Belleville	156.11
Beloit	311.39
Blue Rapids	125.60
Bonner Springs	95.03
Bucklin	109.19
Burlingame	128.97
Burlington	184.43
Burr Oak	70.51
Caldwell	178.17
Caney	266.48
Cawker City	112.02
Centralia	52.21
Chanute	920.46
Chapman	66.66
Cheney	67.36
Cherokee	83.84
Cherryvale	319.74
Chetopa	78.68
Clay Center	381.63
Clifton	77.89
Clyde	114.24
Coffeyville	1,461.68
Columbus	406.12
Concordia	450.95
Cottonwood Falls	72.04
Council Grove	191.43
Delphos	72.36
Dodge City	443.70
Downs	133.43
Effingham	67.26
Eldorado	1,373.40
Ellinwood	114.95
Ellis	152.20
Ellsworth	246.85
Emporia	890.62
Enterprise	92.21
Eskridge	44.51
Eureka	239.47
Florence	81.44
Formoso	37.10
Fort Scott	810.79
Frankfort	116.46
Fredonia	291.18
Frontenac	226.68
Galena	531.51
Garden City	442.02
Garnett	181.72
Gas City	6.53
Girard	229.44
Glasco	57.92
Goodland	148.30
Great Bend	387.02
Greensburg	$129.59
Gypsum City	65.80
Halstead	81.95
Hamilton	28.12
Hanover	78.44
Harper	115.89
Hays City	227.39
Herington	264.32
Hiawatha	306.12
Hoisington	162.34
Holton	331.07
Holyrood	41.83
Hope	84.16
Horton	228.27
Howard	101.51
Humboldt	133.10
Hutchinson	2,076.37
Independence	1,511.31
Iola	768.79
Jetmore	42.79
Jewell City	113.80
Junction City	682.47
Kanopolis	99.22
Kansas City	10,676.00
Kensington	99.92
Kingman	282.41
Kinsley	125.55
Kiowa	153.94
Kirwin	43.86
LaCygne	52.46
La Harpe	43.35
Larned	347.68
Lawrence	1,360.28
Leavenworth	1,798.12
Lebanon	69.23
Liberal	273.17
Lincoln Center	121.09
Lindsborg	112.74
Logan	74.05
Louisburg	48.83
Lucas	45.34
Lyndon	85.94
Lyons	209.73
Madison	68.50
Manhattan	694.91
Mankato	89.26
Marion	174.06
Marysville	191.88
McPherson	345.87
Miltonvale	56.91
Minneapolis	123.55
Moline	40.10
Moundridge	61.23
Mulvane	76.98
Natoma	46.08
Neodesha	231.94
Newton	898.91
Nickerson	79.82
Norton	188.73
Nortonville	55.53
Oberlin	103.72
Olathe	333.14
Onaga	$55.17
Osage City	155.07
Osawatomie	137.08
Osborne	154.93
Oskaloosa	48.21
Oswego	213.18
Ottawa	770.14
Paola	326.08
Parsons	1,075.68
Peabody	92.07
Phillipsburg	118.47
Pittsburg	1,596.31
Plainville	73.26
Plains	43.04
Pleasanton	92.87
Pratt	323.11
Rosedale	358.73
Rossville	55.41
Russell	133.41
Sabetha	245.62
Salina	1,677.05
Scammon	48.98
Scandia	32.93
Scott City	84.99
Scranton	28.07
Sedan	92.34
Seneca	151.37
Severy	40.89
Smith Center	147.84
Solomon	91.35
Spearville	36.78
Stafford	145.34
Sterling	158.13
Stockton	100.95
St. John	109.35
St. Marys	86.62
Strong City	32.53
Sylvan Grove	62.05
Thayer	36.96
Tonganoxie	67.21
Topeka	4,630.96
Valley Falls	80.44
Walnut	56.55
Wamego	142.56
Washington	165.90
Waterville	62.55
Waverly	55.44
Weir City	70.14
Wellington	442.08
Westmoreland	42.25
Wetmore	36.00
White City	42.28
Wichita	7,109.60
Wilson	162.45
Winfield	836.37
Yates Center	164.52
Totals	$69,530.51

The above collections include $154.45 carried over from previous year

FIREMEN'S RELIEF FUND DISTRIBUTIONS.

Abilene	$415.50
Alma	54.23
Alta Vista	26.96
Anthony	226.09
Argonia	26.53
Arkansas City	1,203.28
Atchison	1,595.22
Augusta	427.10
Baldwin	98.97
Baxter Springs	539.50
Belleville	151.43
Beloit	302.04
Blue Rapids	121.83
Bonner Springs	92.18
Bucklin	105.91
Burlingame	125.10
Burlington	178.88
Burr Oak	68.35
Caldwell	172.82
Caney	258.49
Cawker City	108.66
Centralia	50.64
Chanute	920.46
Chapman	64.66
Cheney	65.34
Cherokee	81.32
Cherryvale	319.74
Chetopa	76.32
Clay Center	370.18
Clifton	75.55
Clyde	110.81
Coffeyville	1,461.68
Columbus	393.94
Concordia	437.42
Cottonwood Falls	69.88
Council Grove	185.69
Delphos	70.19
Dodge City	430.39
Downs	129.43
Effingham	65.24
Eldorado	1,332.20
Ellinwood	111.50
Ellis	147.63
Ellsworth	239.44
Emporia	863.90
Enterprise	89.44
Eskridge	43.17
Eureka	232.29
Florence	79.00
Formoso	35.99
Fort Scott	810.79
Frankfort	112.97
Fredonia	282.44
Frontenac	219.88
Galena	515.56
Garden City	428.76
Garnett	176.27
Gas City	6.33
Girard	222.56
Glasco	56.18
Goodland	143.85
Great Bend	375.41
Greensburg	125.70
Gypsum City	$63.83
Halstead	79.49
Hamilton	27.28
Hanover	76.09
Harper	112.41
Hays City	220.56
Herington	256.39
Hiawatha	296.94
Hoisington	157.47
Holton	321.14
Holyrood	40.58
Hope	81.64
Horton	221.42
Howard	98.46
Humboldt	129.11
Hutchinson	2,076.37
Independence	1,511.31
Iola	768.79
Jetmore	41.51
Jewell City	110.39
Junction City	662.00
Kanopolis	96.24
Kansas City	10,676.00
Kensington	96.92
Kingman	273.94
Kinsley	121.78
Kiowa	149.32
Kirwin	42.54
La Cygne	50.89
La Harpe	42.05
Larned	337.25
Lawrence	1,360.28
Leavenworth	1,798.12
Lebanon	67.15
Liberal	264.97
Lincoln Center	117.46
Lindsborg	109.36
Logan	71.83
Louisburg	47.37
Lucas	43.98
Lyndon	83.36
Lyons	203.44
Madison	66.44
Manhattan	674.06
Mankato	86.58
Marion	168.84
Marysville	186.12
McPherson	335.49
Miltonvale	55.20
Minneapolis	119.84
Moline	38.90
Moundridge	59.39
Mulvane	74.67
Natoma	44.70
Neodesha	224.98
Newton	898.91
Nickerson	77.43
Norton	183.07
Nortonville	53.86
Oberlin	100.61
Olathe	323.15
Onaga	53.51
Osage City	150.42
Osawatomie	$132.97
Osborne	150.28
Oskaloosa	46.76
Oswego	206.78
Ottawa	747.04
Paola	316.30
Parsons	1,075.68
Peabody	89.31
Phillipsburg	114.92
Pittsburg	1,596.31
Plainville	71.06
Plains	41.75
Pleasanton	90.08
Pratt	313.42
Rosedale	358.73
Rossville	53.75
Russell	129.41
Sabetha	238.25
Salina	1,677.05
Scammon	47.51
Scandia	31.94
Scott City	82.44
Scranton	27.23
Sedan	89.57
Seneca	146.83
Severy	39.66
Smith Center	143.40
Solomon	88.61
Spearville	35.68
Stafford	140.98
Sterling	153.39
Stockton	97.92
St. John	106.07
St. Marys	84.02
Strong City	31.55
Sylvan Grove	60.19
Thayer	35.85
Tonganoxie	65.19
Topeka	4,630.96
Valley Falls	78.03
Walnut	54.85
Wamego	138.28
Washington	160.92
Waterville	60.67
Waverly	53.78
Weir City	68.04
Wellington	428.82
Westmoreland	40.98
Wetmore	34.92
White City	41.01
Wichita	7,109.60
Wilson	157.58
Winfield	836.37
Yates Center	159.59
Kansas State Firemen's Association	805.42
Totals	$69,530.51

The above distribution includes $154.45 carried over from previous year.

The annual expenditures of the department during 1918 were as follows:

Carey J. Wilson, Superintendent of Insurance	$2,500.00
Dora Louk Miler, Assistant Superintendent	1,600.00
W. J. Bryden, Actuary	2,400.00
E. E. Brookens, Inspector	1,800.00
Mary Eberle, Chief Clerk	1,200.00
Ada Rippey, Rate Clerk*	666.67
Inez Shepherd, Clerk and Rate Clerk †	933.33
Mary Backenstoce, Stenographer	900.00
W. O. Barnes, Bond Clerk	900.00
Contingent	1,200.00
Expenses attending National Convention of Insurance Commissioners	122.68
Expenses of inspection work	652.40
Total	$14,875.08

* Eight months.

† Clerk eight months, rate clerk four months.

Salaries and expenses in connection with fire insurance investigation authorized by House bill No. 664, were as follows:

J. H. Johnson	$2,400.00
Geo. P. Williams	1,005.00
C. E. Carroll	2,401.03
Emma G. Cook	577.42
Expenses and per diem	3,474.36
Total	$9,857.81

DIRECTORY.

KANSAS MUTUAL FIRE INSURANCE COMPANIES.

May 1, 1919.

ALLIANCE COOPERATIVE INSURANCE COMPANY, of Topeka.
Began business, 1896.
W. B. Gasche, president; E. J. Smalley, secretary.

BREMEN FARMERS' MUTUAL INSURANCE COMPANY, of Bremen.
Began business, 1888.
R. Frohberg, president; W. Rabe, secretary.

BROWN COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY, of Morrill.
Began business, 1889.
Frank Daeschner, president; G. Keplinger, secretary.

DONIPHAN COUNTY MUTUAL INSURANCE ASSOCIATION, of Wathena.
Began business, 1905.
W. R. Martin, president; John Brazelton, secretary.

FARMERS' ALLIANCE INSURANCE COMPANY, of McPherson.
Began business, 1888.
I. F. Talbott, president; C. F. Mingenback, secretary.

FARMERS' MUTUAL INSURANCE ASSOCIATION, of Columbus.
Began business, 1907.
Jas. Forbes, sr., president; Geo. W. Snyder, secretary.

FARMERS' MUTUAL FIRE INSURANCE COMPANY OF BUTLER COUNTY, of Eldorado.
Began business, 1897.
Robert Hazlett, president; Geo. W. Tolle, secretary.

FARMERS' MUTUAL INSURANCE COMPANY OF BARTON COUNTY, of Ellinwood.
Began business, 1904.
Bernard Krampe, president; Albert Janke, secretary, Claflin, Kan.

FARMERS' MUTUAL INSURANCE COMPANY, of Holyrood.
Began business, 1892.
John Stoltenberg, president; Geo. H. Wamhoff, secretary.

FARMERS' MUTUAL FIRE AND TORNADO INSURANCE COMPANY, of Marysville.
Began business, 1899.
John H. Kuoni, president; A. Mayhew, secretary.

FARMERS' MUTUAL INSURANCE COMPANY, of Wamego.
Began business, 1899.
E. G. Breymeyer, president; Chas. V. Hesse, secretary.

FARMERS' UNION MUTUAL INSURANCE COMPANY OF KANSAS, of Salina.
Began business, July 10, 1914.
C. E. Brasted, president; J. E. Barnes, secretary.

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, of Ottawa.
Began business, 1906.
J. W. Reynard, president; C. M. Porter, secretary.

GERMAN FARMERS' MUTUAL INSURANCE COMPANY, of Aleppo.
Began business, 1907.
Max C. Falk, president; J. N, Rausch, secretary, Goddard, Kan.

HUTCHINSON MUTUAL FIRE INSURANCE COMPANY, of Hutchinson, Kan
Began business, March 1, 1917.
E. P. Bradley, president; Chas. N. Payne, secretary.

KANSAS FARMERS' MUTUAL FIRE INSURANCE COMPANY, of Beloit.
Began business, 1898.
W. M. Winn, president; P. G. Chubbic, secretary.

KANSAS FARMERS' MUTUAL INSURANCE ASSOCIATION, of Upland.
Began business, 1896.
John Wilkins, president; C. J. Olson, secretary, Chapman, Kan., R. No. 3.

MARSHALL COUNTY FARMERS' MUTUAL INSURANCE COMPANY, of Marysville.
Began business, 1889.
John H. Kuoni, president; A. Mayhew, secretary.

MIAMI FARMERS' MUTUAL FIRE INSURANCE COMPANY, of Paola.
Began business, March 30, 1910.
J. P. Ranney, president; W. L. Rigney, secretary.

MENNONITE MUTUAL FIRE INSURANCE COMPANY, of Newton.
Began business, 1880.
J. W. Penner, president; J. H. Richert, secretary.

REPUBLIC COUNTY MUTUAL FIRE INSURANCE COMPANY, of Belleville.
Began business, 1884.
W. G. Reed, president; Emmett Keith, secretary.

SOUTHERN KANSAS MUTUAL INSURANCE COMPANY, of Wellington.
Began business, 1888.
H. F. Harbaugh, president; Floyd N. Anderson, secretary.

FOREIGN MUTUAL FIRE INSURANCE COMPANIES.

May 1, 1919.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, of Fitchburg, Mass.
Organized, 1847; began business in Kansas, November 7, 1913.
Lincoln R. Welch, president; F. W. Porter, secretary.

GRAIN DEALERS' NATIONAL MUTUAL FIRE INSURANCE COMPANY, Indianapolis, Ind.
Organized, 1902; began business in Kansas, March 1, 1912.
J. W. McCord, president; C. A. McCotter, secretary.

INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY, Indianapolis, Ind.
Organized, 1897; began business in Kansas, March 21, 1913.
G. W. Pinnell, president; F. B. Fowler, secretary.

MILLERS' MUTUAL FIRE INSURANCE ASSOCIATION OF ILLINOIS, Alton, Ill.
Organized, 1877; began business in Kansas, August 2, 1912.
H. B. Sparks, president; G. A. McKinney, secretary.

PENNSYLVANIA MILLERS' MUTUAL FIRE INSURANCE COMPANY, Wilkes Barre, Pa.
Organized, 1887; began business in Kansas, April 13, 1912.
Asher Miner, president; John Hoffa, secretary.

MUTUAL HAIL INSURANCE COMPANIES.

May 1, 1919.

FARMERS' HAIL INSURANCE COMPANY, of Hutchinson.
Began business March 15, 1912.
E. P. Bradley, president; Chas. N. Payne, secretary.

FARMERS' UNION MUTUAL HAIL INSURANCE COMPANY OF KANSAS, Salina, Kan.
Began business, May 25, 1915.
C. E. Brasted, president; J. E. Barnes, secretary.

GRAIN GROWERS' HAIL INSURANCE COMPANY, of Topeka.
Began business, 1900.
W. F. Bagley, president; Elmer F. Bagley, secretary.

KANSAS HOME HAIL INSURANCE COMPANY, of Topeka, Kan.
Began business, March 6, 1913.
Will J. Miller, president; Isaac W. Jones, secretary.

McPHERSON HAIL INSURANCE COMPANY, of McPherson.
Began business, 1899.
G. W. Grandy, president; B. A. Allison, secretary.

STERLING INSURANCE COMPANY, of Topeka.
Began business, 1904.
W. F. Bagley, president; E. F. Bagley, secretary.

RECIPROCAL OR INTERINSURERS' EXCHANGES.

May 1, 1919.

AMERICAN INTERINSURANCE EXCHANGE, Kansas City, Mo.
Admitted, September 5, 1917.
American Underwriting Co., attorney in fact.

ASSOCIATED EMPLOYERS' RECIPROCAL, Chicago, Ill.
Admitted, August 13, 1918.
Sherman & Ellis, Inc., attorneys in fact.

BANKERS' INTERINSURANCE ALLIANCE OF AMERICA, Kansas City, Mo.
Admitted, May 14, 1913.
B. H. McGarvey & Co., attorney in fact.

BELT AUTOMOBILE INDEMNITY ASSOCIATION, of El Paso, Ill.
Admitted, March 8, 1917.
C. J. Alyea and F. C. Nichols, attorneys in fact.

CANNERS' EXCHANGE SUBSCRIBERS AT WARNER INTERINSURANCE BUREAU, Chicago, Ill.
Admitted, May 14, 1913.
Lansing B. Warner, Inc., attorney in fact.

CASUALTY RECIPROCAL EXCHANGE, KANSAS CITY, MO.
Admitted, May 14, 1913.
Bruce Dodson, attorney in fact.

CONSOLIDATED UNDERWRITERS, Kansas City, Mo.
Admitted, December 5, 1917.
T. H. Mastin & Co., attorney in fact.

DRUGGISTS' INDEMNITY EXCHANGE, St. Louis, Mo.
Admitted, November 19, 1913.
H. W. Eddy, attorney in fact.

EMPLOYERS' INDEMNITY EXCHANGE, Kansas City, Mo.
Admitted, May 14, 1913.
Employers' Underwriting Co., attorney in fact.

ILLINOIS AUTOMOBILE INSURANCE EXCHANGE, Bloomington, Ill.
Admitted, February 25, 1918.
F. S. Larison, attorney in fact.

INDEMNITY EXCHANGE, Chicago, Ill.
Admitted, March 1, 1915.
M. J. Dorsey & Co., attorney in fact.

INDIVIDUAL UNDERWRITERS, New York, N. Y.
Admitted, May 14, 1913.
Ernest W. Brown, attorney in fact.

LUMBERMAN'S EXCHANGE, Kansas City, Mo.
Admitted, July 9, 1913.
J. W. Garvey & Co., attorney in fact.

NATIONAL INTERINSURANCE BUREAU, Kansas City, Mo.
Admitted, June 10, 1915.
National Interinsurance Adjustment Co., attorney in fact.

NEW YORK RECIPROCAL UNDERWRITERS, New York, N. Y.
Admitted, May 14, 1913.
Ernest W. Brown, attorney in fact.

RECIPROCAL ANNEX, Kansas City, Mo.
Admitted, May 14, 1913.
J. W. Garvey & Co., attorney in fact.

RECIPROCAL EXCHANGE, Kansas City, Mo.
Admitted, May 14, 1913.
Bruce Dodson, attorney in fact.

RECIPROCAL UNDERWRITERS, Kansas City, Mo.
Admitted, May 14, 1913.
J. W. Garvey & Co., attorney in fact.

UNITED STATES AUTOMOBILE INSURANCE EXCHANGE, Kansas City, Mo.
Admitted, November 13, 1917.
American Insurers, Inc., attorney in fact.

UTILITIES INDEMNITY EXCHANGE, St. Louis, Mo.
Admitted, July 9, 1913.
L. T. Block, president Utilities Service Company, attorney in fact.

WESTERN RECIPROCAL UNDERWRITERS, Kansas City, Mo.
Admitted, March 25, 1914.
Campbell-Harvey Underwriting Co., attorney in fact.

WHOLESALE GROCERS' RECIPROCAL INDEMNITY EXCHANGE, St. Louis, Mo.
Admitted, May 14, 1913.
John C. Bardwell, attorney in fact.

WHOLESALE GROCERY SUBSCRIBERS AT WARNER INTERINSURANCE BUREAU, Chicago, Ill.
Admitted, March 1, 1918.
Lansing B. Warner, Inc., attorney in fact.

FIRE INSURANCE COMPANIES OF THE UNITED STATES.

May 1, 1919.

ÆTNA INSURANCE COMPANY, of Hartford, Conn.
Organized, 1819; began business in Kansas, 1871.
W. B. Clark, president; E. J. Sloan, secretary.
Thos. E. Gallagher, general agent, Chicago, Ill.

AGRICULTURAL INSURANCE COMPANY, of Watertown, N. Y.
Organized, 1853; began business in Kansas, 1899.
W. H. Stevens, president; P. H. Willmott, secretary.

ALLIANCE INSURANCE COMPANY, of Philadelphia, Pa.
Organized, 1904; began business in Kansas, August 25, 1915.
Benjamin Rush, president; John Kremer, secretary.

AMERICAN ALLIANCE INSURANCE COMPANY, of New York, N. Y.
Organized, 1897; began business in Kansas, 1898.
Chas. G. Smith, president; Edwin M. Cragin, secretary.
W. H. Sage, general agent, Chicago, Ill.

AMERICAN AUTOMOBILE INSURANCE COMPANY, of St. Louis, Mo.
Organized, 1912; began business in Kansas, March 15, 1912.
C. W. Disbrow, president; S. S. Williams, secretary.

AMERICAN CENTRAL INSURANCE COMPANY of St. Louis, Mo.
Organized, 1853; began business in Kansas, 1871.
B. G. Chapman, jr., president; Harold M. Hess, secretary.

AMERICAN DRUGGISTS' FIRE INSURANCE COMPANY, of Cincinnati, Ohio.
Organized, 1906; began business in Kansas, 1907.
Chas. H. Avery, president; Frank H. Freericks, secretary.

AMERICAN INSURANCE COMPANY, of Newark, N. J.
Organized, 1846; began business in Kansas, 1880.
C. W. Bailey, president; F. Hoadley, secretary.
C. E. Sheldon, general agent, Rockford, Ill.

AMERICAN EAGLE FIRE INSURANCE COMPANY, New York, N. Y.
Organized, 1915; began business in Kansas, October 1, 1915.
Henry Evans, president; F. R. Millard, Ernest Straum, A. A. Maloney, Herbert E. Maxson, and Alfred Stinson, secretaries.

AMERICAN NATIONAL FIRE INSURANCE COMPANY, of Columbus, Ohio.
Organized, September 15, 1914; began business in Kansas, March 12, 1917.
J. W. Zuber, president; John A. Dodd, secretary.
Geo. W. Law, manager, Chicago, Ill.

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, Hartford, Conn.
Organized, June 13, 1907; began business in Kansas, April 10, 1917.
M. G. Bulkeley, president; J. S. Rowe and J. C. Barden, secretaries.

BOSTON INSURANCE COMPANY, of Boston, Mass.
Organized, December 23, 1873; began business in Kansas, 1907.
Wm. R. Hodge, president; Freeman Nickerson, secretary.

CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.
Organized, March, 1841.
Began business in Kansas March 3, 1919.
Edmund E. Read, jr., president; Joseph K. Sharp, secretary.

CENTRAL STATES FIRE INSURANCE COMPANY, of Wichita, Kan.
Organized, February 2, 1915; began business in Kansas, May 1, 1916.
H. C. Whalen, president; A. S. Russi, secretary.

CITIZENS' INSURANCE COMPANY, of St. Louis, Mo.
Organized, 1837; began business in Kansas, 1901.
Chas. E. Chase, president; F. O. Crocker, secretary.
Dugan & Carr, general agents, Chicago, Ill.

COLUMBIA INSURANCE COMPANY, of Jersey City, N. J.
Organized 1901; began business in Kansas, 1907.
Geo. F. Crane, president; F. H. Canty, secretary.

COLUMBIAN NATIONAL FIRE INSURANCE COMPANY, of Detroit, Mich.
Organized, February 7, 1913; began business in Kansas, May 25, 1917.
T. A. Lawler, president; H. F. Orr, secretary.

COMMERCIAL UNION FIRE INSURANCE COMPANY, of New York, N. Y.
Organized, October 30, 1890; began business in Kansas, March 29, 1909.
A. E. Wragg, president; Chas. J. Holman, secretary.
J. F. Edmunds, general agent, Denver, Colo.

CONCORDIA FIRE INSURANCE COMPANY, of Milwaukee, Wis.
Organized, 1870; began business in Kansas, 1881.
Gustav Wollaeger, jr., president; Frank Dasbachler, secretary.

CONNECTICUT FIRE INSURANCE COMPANY, of Hartford, Conn.
Organized, 1850; began business in Kansas, 1873.
Edw. Milligan, president; Jas. A. Cosmus, secretary.

CONTINENTAL INSURANCE COMPANY, of New York, N. Y.
Organized, 1853; began business in Kansas, 1871.
Henry Evans, president; secretaries, Jas. A. Swinnerton, F. R. Millard, and Ernest Sturm, New York, N. Y.

COUNTY FIRE INSURANCE COMPANY OF PHILADELPHIA, of Philadelphia, Pa.
Organized, 1832; began business in Kansas, November 4, 1915.
Chas. R. Peck, president; Lewis W. Crockett, secretary, Manchester, N. H.

DETROIT FIRE AND MARINE INSURANCE COMPANY, of Detroit, Mich.
Organized, February 1, 1866; began business in Kansas, June 24, 1911.
E. H. Butler, president; Chas. A. Reekie, secretary.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, of Providence, R. I.
Organized, 1859; began business in Kansas, 1908.
Fred W. Arnold, president; S. J. Howe, secretary.
Lovejoy & Spear, managers, Hartford, Conn.

FIDELITY PHENIX FIRE INSURANCE COMPANY, of New York, N. Y.
Organized, March 1, 1910; began business in Kansas, March 24, 1910.
Henry Evans, president; secretaries, Ernest Sturm, F. R. Millard, S. R. Kennedy, N. T. Robertson, and A. A. Maloney, Chicago, Ill.

FIRE ASSOCIATION OF PHILADELPHIA, of Philadelphia, Pa.
Organized, 1817; began business in Kansas, 1873.
E. C. Irvin, president; M. G. Garrigues, secretary.
John M. Thomas, manager, Chicago, Ill.

FIREMAN'S FUND INSURANCE COMPANY, of San Francisco, Cal.
Organized, 1863; began business in Kansas, 1871.
J. B. Levison, president; Herbert P. Blanchard, secretary.
John Marshall, jr., general agent, Chicago Ill.

FIREMEN'S INSURANCE COMPANY, of Newark, N. J.
Organized, 1855; began business in Kansas, 1904.
Daniel H. Dunham, president; A. H. Hassinger, secretary.
J. Battershill, state agent, Kansas City, Mo.

FRANKLIN FIRE INSURANCE COMPANY, of Philadelphia, Pa.
Organized, 1829; began business in Kansas, 1899.
E. G. Snow, president; Chas. L. Tyner and Wilfred Kurth, secretaries.

GIRARD FIRE AND MARINE INSURANCE COMPANY, of Philadelphia, Pa.
Organized, March, 1853; readmitted to Kansas, May 10, 1916.
Henry M. Gratz, president; David G. Vaughan, secretary.

GLENS FALLS INSURANCE COMPANY, of Glens Falls, N. Y.
Organized, 1849; began business in Kansas, 1879.
R. A. Little, president; H. N. Dickinson, secretary.

GLOBE AND RUTGERS FIRE INSURANCE COMPANY, New York, N. Y.
Organized, February 9, 1899; began business in Kansas, March 29, 1919.
E. C. Jameson, president; J. H. Mulvehill and W. L. Lindsay, secretaries.
Reynolds-Morrison-Rathburn Co., general agents, Fremont, Neb.

* GREAT AMERICAN INSURANCE COMPANY, of New York, N. Y.
Organized, 1872; began business in Kansas, 1872.
Chas. G. Smith, president; Edwin M. Cragin and A. R. Phillips, secretaries.
W. H. Sage, general agent, Chicago, Ill.

HANOVER FIRE INSURANCE COMPANY, of New York, N. Y.
Organized, 1852; began business in Kansas, 1874.
R. Emory Warfield, president; E. Stanley Jarvis, secretary.
Chas. W. Higley, general agent, Chicago, Ill.

HARTFORD FIRE INSURANCE COMPANY, of Hartford, Conn.
Organized, 1810; began business in Kansas, 1872.
R. M. Bissell, president; Frederick Samson and S. E. Locke, secretaries.
Dugan & Carr, general agents, Chicago, Ill.

HAWKEYE SECURITIES FIRE INSURANCE COMPANY, Des Moines, Iowa.
Organized, January 4, 1918; began business in Kansas, January 23, 1919.
H. R. Howell, president; R. S. Howell, secretary.

HOME FIRE AND MARINE INSURANCE COMPANY, of San Francisco, Cal.
Organized, 1864; began business in Kansas, April 16, 1918.
J. B. Levison, president; Herbert P. Blanchard, secretary.

HOME INSURANCE COMPANY, of New York, N. Y.
Organized, 1853; began business in Kansas, 1871.
Elbridge G. Snow, president; Chas. L. Tyner, Henry J. Farris and Wilfred Kurth, secretaries.

HUDSON INSURANCE COMPANY, New York, N. Y.
Organized, January, 1918; began business in Kansas, January 27, 1919.
Lawrence Kneeland, president; H. N. Morgan, secretary.

IMPERIAL ASSURANCE COMPANY, of New York, N. Y.
Organized, 1899; began business in Kansas, 1900.
P. Beresford, president; Howard Terhune, secretary.

INSURANCE COMPANY OF NORTH AMERICA, of Philadelphia, Pa.
Organized, 1792; began business in Kansas, 1871.
Benj. Rush, president; John Kremer, secretary.
C. R. Tuttle, general manager, Chicago, Ill.

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* Formerly German American Insurance Company.

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, Philadelphia, Pa.
Organized, 1794; began business in Kansas, June 2, 1917.
Gustavus Remak, jr., president; John J. P. Rodgers, secretary.

INTER-STATE AUTOMOBILE INSURANCE COMPANY, Rock Rapids, Iowa.
Organized, May, 1916; began business in Kansas, April 5, 1919.
N. Hampe, president; E. A. Tonne, secretary.

MAJESTIC FIRE INSURANCE COMPANY, Topeka, Kan.
Organized, August 7, 1916; began business, April 22, 1919.
E. F. McCloskey, president; Chas. W. Barnes, secretary.

MECHANICS' INSURANCE COMPANY, of Philadelphia, Pa.
Organized, April 13, 1854; began business in Kansas, May 10, 1916.
Daniel H. Dunham, president; John A. Snyder, secretary.

MECHANICS' AND TRADERS' INSURANCE COMPANY, of New Orleans, La.
Organized, October 15, 1869; began business in Kansas, March 23, 1909.
H. A. Smith, president; T. B. Norton and G. H. Tryon, secretaries.
Fred S. James, general agent, Chicago, Ill.

MERCANTILE INSURANCE COMPANY OF AMERICA, of New York, N. Y.
Organized, 1897; began business in Kansas, December 8, 1915.
E. G. Richards, president; R. P. Barbour, secretary.

MICHIGAN FIRE AND MARINE INSURANCE COMPANY, of Detroit, Mich.
Organized, 1880; began business in Kansas, July 6, 1911.
D. M. Ferry, jr., president; H. E. Everett, secretary.

MILWAUKEE MECHANICS' INSURANCE COMPANY, of Milwaukee, Wis.
Organized, 1852; began business in Kansas, 1884.
Chas. H. Yunker, president; Oscar Griebling, secretary.

MINNEAPOLIS FIRE AND MARINE INSURANCE COMPANY, of Minneapolis, Minn.
Organized, 1902; began business in Kansas, September 25, 1915.
Fred C. Van Dusen, president; Walter C. Leach, secretary.

NATIONAL FIRE INSURANCE COMPANY, of Hartford, Conn.
Organized, 1869; began business in Kansas, 1873.
H. A. Smith, president; F. G. Layton, secretary.
Fred S. James, general agent, Chicago, Ill.

NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY, of Pittsburg, Pa.
Organized, January 1, 1911; began business in Kansas, August 10, 1911.
Samuel McKnight, president; H. M. Schmitt, secretary.

*NATIONAL LIBERTY INSURANCE COMPANY OF AMERICA, New York, N. Y.
Organized, 1859; began business in Kansas, 1901.
G. B. Edwards, president; Gustav Kehr, secretary.
C. H. Coates, manager, Chicago, Ill.

NATIONAL SECURITY FIRE INSURANCE COMPANY, Omaha, Neb.
Organized, September 12, 1914; began business in Kansas, April 29, 1919.
W. A. George, president; O. A. Danielson, secretary; E. N. Averill, general agent, Alexandria, Neb.

NATIONAL UNION FIRE INSURANCE COMPANY, of Pittsburg, Pa.
Organized, 1901; began business in Kansas, 1903.
E. E. Cole, president; Wm. G. Armstrong, secretary.

NEW HAMPSHIRE FIRE INSURANCE COMPANY, of Manchester, N. H.
Organized, 1869; began business in Kansas, 1882.
Frank W. Sargent, president; Frank E. Martin and Lewis W. Crockett, secretaries.

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* Formerly Germania Fire Insurance Company.

NEWARK FIRE INSURANCE COMPANY, Newark, N. J.
Organized, 1911; began business in Kansas, May 14, 1918.
E. J. Haynes, president; T. L. Farquhar, secretary; Geo. W. Law, manager, Chicago, Ill.

NIAGARA FIRE INSURANCE COMPANY, of New York, N. Y.
Organized, 1850; began business in Kansas, 1874.
O. E. Lane, president; Chas. A. Lung and W. C. Smith, secretaries.
W. L. Steele, general agent, Chicago, Ill.

NORTH RIVER INSURANCE COMPANY, of New York, N. Y.
Organized, February 6, 1822; began business in Kansas, March 1, 1917.
Frederick H. Crum, president; David G. Wakeman, secretary.

NORTHWESTERN FIRE AND MARINE INSURANCE COMPANY, of Minneapolis, Minn.
Organized, 1899; began business in Kansas, 1906.
C. T. Jaffray, president; J. H. Griffin, secretary.

NORTHWESTERN NATIONAL INSURANCE COMPANY, of Milwaukee, Wis.
Organized, 1869; began business in Kansas, 1876.
Alfred F. James, president; Leslie M. Stuart, secretary.

ORIENT INSURANCE COMPANY, of Hartford, Conn.
Organized, 1867; began business in Kansas, September 18, 1872.
A. G. McIlwaine, jr., president; H. W. Gray, jr., secretary.
Charles E. Dox, general agent, Chicago, Ill.

PENNSYLVANIA FIRE INSURANCE COMPANY, of Philadelphia, Pa.
Organized, 1825; began business in Kansas, 1874.
E. G. Richards, president; W. G. Crowell, secretary.
Redfield & Bachelder, managers, Chicago, Ill.

PHŒNIX INSURANCE COMPANY, of Hartford, Conn.
Organized, 1854; began business in Kansas, 1871.
Edw. Milligan, president; John B. Knox and Geo. C. Long, jr., secretaries.

PREFERRED RISK FIRE INSURANCE COMPANY, of Kansas City, Kan.
Organized, April 17, 1917; began business in Kansas, November 1, 1917.
C. W. Miller, president; I. W. Jones, secretary.

PROVIDENCE WASHINGTON INSURANCE COMPANY, of Providence, R. I.
Organized 1799; began business in Kansas, 1883.
J. B. Branch, president; A. G. Beals, secretary.
S. T. Collins, manager, Chicago, Ill.

QUEEN INSURANCE COMPANY, of New York, N. Y.
Organized, 1891; began business in Kansas, 1901.
Geo. W. Burchell, president; Frederick P. Hamilton, secretary.
P. D. McGregor, general agent, Chicago, Ill.

RELIANCE INSURANCE COMPANY, of Philadelphia, Pa.
Organized, 1841; began business in Kansas, 1892.
Wm. Chubb, president; Wm. W. Haig, secretary.
W. D. Williams, manager, Rockford, Ill.

RETAILERS FIRE INSURANCE COMPANY, of Oklahoma City, Okla.
Organized, August 8, 1910; began business in Kansas, November 18, 1916.
A. M. Greiner, president; M. E. Fruin, secretary.

RHODE ISLAND INSURANCE COMPANY, of Providence, R. I.
Organized, April, 1905; began business in Kansas, March 1, 1917.
George L. Shepley, president; Emil G. Pieper, secretary.

SAFEGUARD INSURANCE COMPANY, of New York, N. Y.
Organized, 1915; began business in Kansas, July 31, 1915.
A. G. McIlwaine, jr., president; Henry W. Gray, jr., secretary.

SECURITY INSURANCE COMPANY, of New Haven, Conn.
Organized, 1841; began business in Kansas, 1867.
John W. Alling, president; Victor Roth, secretary.
W. D. Williams, manager, Rockford, Ill.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, of Springfield, Mass.
Organized, 1849; began business in Kansas, 1871.
A. W. Damon, president; Edwin H. Hildreth, secretary.
A. F. Dean, general agent, Chicago, Ill.

STANDARD FIRE INSURANCE COMPANY, of Hartford, Conn.
Organized, 1905; began business in Kansas, March 1, 1915.
M. L. Hewes, president; H. B. Anthony, secretary.

*STAR INSURANCE COMPANY OF AMERICA, New York, N. Y.
Organized (in United States), 1896; began business in Kansas, 1899.
Hugh R. Loudon, president; J. B. Kremer, secretary.

STERLING FIRE INSURANCE COMPANY, Indianapolis, Ind.
Organized, 1911; began business in Kansas, March 11, 1915.
Edw. D. Evans, president; Oscar L. Ross, secretary.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, of St. Paul, Minn.
Organized, 1865; began business in Kansas, 1872.
F. R. Bigelow, president; A. W. Perry, secretary.

TWIN CITY FIRE INSURANCE COMPANY, of Minneapolis, Minn.
Organized, 1910; began business in Kansas, March 15, 1915.
Geo. A. Mowry, president; W. A. Gordon, secretary.

UNITED STATES FIRE INSURANCE COMPANY, of New York, N. Y.
Organized, April 1, 1824; began business in Kansas, July 28, 1916.
Geo. A. Branson, president; David G. Wakeman, secretary.

WESTCHESTER FIRE INSURANCE COMPANY, of New York, N. Y.
Organized, 1837; began business in Kansas, 1871.
Otto E. Schaeffer, president; C. B. G. Gaillard, secretary.
Sigfried Schwarz, manager, Chicago, Ill.

FIRE INSURANCE COMPANIES OF FOREIGN COUNTRIES.

May 1, 1919.

BRITISH AMERICA ASSURANCE COMPANY, of Toronto, Ontario.
Organized, 1833; began business in Kansas, 1877.
W. B. Meikle, president; E. F. Garrow, secretary, Toronto, Canada.
H. T. Lamey, United States manager, Denver, Colo.

CALEDONIAN INSURANCE COMPANY, of Edinburgh, Scotland.
Organized, 1805; began business in Kansas, August 28, 1912.
Chas. H. Post, United States manager, New York, N. Y.

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED, of London, England.
Organized, 1861; began business in Kansas, 1875.
A. H. Wray, United States manager, New York, N. Y.
J. F. Edmonds, Western manager, Denver, Colo.

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* Formerly Liverpool and London and Globe Insurance Company, of New York.

EAGLE STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED, of London, England.
Organized, September 15, 1904; began business in Kansas, November 10, 1916.
Fred S. James & Co., United States managers, New York, N. Y.

GENERAL FIRE ASSURANCE COMPANY, of Paris, France.
Organized, 1819; began business in Kansas, May 26, 1911.
Fred S. James & Co., United States managers, New York, N. Y.

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED, of London, England.
Organized, 1826; began business in Kansas, June 12, 1917.
Appleton & Cox, attorneys, New York, N. Y.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED, of Liverpool, England.
Organized, 1836; began business in Kansas, 1871.
Hugh R. Loudon, United States manager, New York, N. Y.
Wm. S. Warren, Western manager, Chicago, Ill.

LONDON ASSURANCE CORPORATION, of London, England.
Organized, 1720; began business in Kansas, 1874.
Charles L. Case, United States manager, New York, N. Y.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED, of Liverpool, England.
Organized, 1861; began business in Kansas, 1880.
A. G. McIlwaine, jr., United States manager, New York, N. Y.
Chas. E. Dox, Western manager, Chicago, Ill.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, of London, England.
Organized, 1809; began business in Kansas, 1871.
Cecil F. Shallcross, United States manager, New York, N. Y.
R. P. Barbour, secretary, New York, N. Y.

NORTHERN ASSURANCE COMPANY, LIMITED, of London, England.
Organized, 1836; began business in Kansas, 1876.
Geo. W. Babb, manager, New York, N. Y.
J. C. Corbet, Western manager, Chicago, Ill.

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED, of Norwich, England.
Organized, 1797; began business in Kansas, 1883.
Wm. Hare and J. M. Hare, United States managers, of New York, N. Y.

PALATINE INSURANCE COMPANY, LIMITED, of London, England.
Organized, 1900; began business in Kansas, 1901.
A. H. Wray, United States manager, New York, N. Y.
J. F. Edmonds, Western manager, Denver, Colo.

PATRIOTIC ASSURANCE COMPANY LIMITED, of Dublin, Ireland.
Organized, December 31, 1913; began business in Kansas, May 11, 1916.
J. J. Guile, manager, New York, N. Y.
John F. Stafford, Western manager, Chicago, Ill.

PHŒNIX ASSURANCE COMPANY, LIMITED, of London, England.
Organized, 1782; began business in Kansas, 1899.
Percival Beresford, United States manager, New York, N. Y.

ROYAL EXCHANGE ASSURANCE, of London, England.
Organized, 1720; readmitted to Kansas, 1907.
R. D. Harvey, United States manager, New York, N. Y.

ROYAL INSURANCE COMPANY, LIMITED, of Liverpool, England.
Organized, 1845; began business in Kansas, 1876.
Cecil Shallcross, general attorney for United States, New York, N. Y.
Geo. W. Law, Western manager, Chicago, Ill.

SUN INSURANCE OFFICE, of London, England.
Organized, 1710; began business in Kansas, 1883.
J. J. Guile, United States manager, New York, N. Y.
John F. Stafford, Western manager, Chicago, Ill.

SVEA FIRE AND LIFE INSURANCE COMPANY, LIMITED, of Gothenburg, Sweden.
Organized May 18, 1866; began business in Kansas, April 16, 1917.
J. M. Wennstrom, United States manager, New York, N. Y.

SWISS REINSURANCE COMPANY, of Zurich, Switzerland.
Organized, 1863; began business in Kansas, June 24, 1911.
Percival Beresford, manager New York, N. Y.

UNION INSURANCE SOCIETY OF CANTON, LIMITED, of Hong Kong.
Organized, 1835; began business in Kansas, March 21, 1919.
Marsh & McLennan, U. S. Managers; U. S. branch, 175 W. Jackson boulevard, Chicago.

UNION MARINE INSURANCE COMPANY, LIMITED, of Liverpool, England.
Organized, 1863; began business in Kansas, 1909.
H. K. Fowler, United States manager, New York, N. Y.

WESTERN ASSURANCE COMPANY, of Toronto, Ontario.
Organized, 1851; began business in Kansas, 1880.
H. T. Lamey, United States manager, Denver, Colo.
W. B. Meikle, president; C. C. Foster, secretary, Toronto, Ontario.

LIFE INSURANCE COMPANIES.

May 1, 1919.

ÆTNA LIFE INSURANCE COMPANY (Life Department), of Hartford, Conn.
Organized, 1850; began business in Kansas, 1887.
M. G. Bulkeley, president; C. E. Gilbert and W. H. Newell, secretaries.

AMERICAN BANKERS' INSURANCE COMPANY (Life Department), of Chicago, Ill.
Organized, 1909; began business in Kansas, April 5, 1913.
E. W. Spicer, president; J. P. Whedon, secretary.

AMERICAN CENTRAL LIFE INSURANCE COMPANY, of Indianapolis, Ind.
Organized, 1899; began business in Kansas, 1907.
H. M. Woollen, president; C. B. Carr, secretary.

*AMERICAN HOME LIFE INSURANCE COMPANY of Topeka, Kan.
Organized, 1909; began business in Kansas, 1909.
J. P. Slaughter, president; Chas. H. Sandy, secretary, McPherson, Kan.

AMERICAN LIFE INSURANCE COMPANY, of Des Moines, Iowa.
Organized, 1899; began business in Kansas, August 17, 1910.
H. J. Klemme, president; J. C. Griffith, secretary.

AMERICAN NATIONAL ASSURANCE COMPANY, of St. Louis, Mo.
Organized, 1912; began business in Kansas, April 27, 1914.
H. M. Still, president; Peyton C. Jones, secretary.

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* Formerly Home Mutual Life Insurance Company.

AMERICAN NATIONAL INSURANCE COMPANY (Life Department), of Galveston, Tex.
Organized, 1905; began business in Kansas, August 6, 1915.
W. L. Moody, jr., president; W. J. Shaw, secretary.

BANKERS' LIFE COMPANY, of Des Moines, Iowa.
Organized, 1879; began business in Kansas, 1898.
Geo. Kuhns, president; G. S. Nollen, secretary.

BANKERS' LIFE INSURANCE COMPANY, of Lincoln, Neb.
Organized, 1887; began business in Kansas, 1891.
H. S. Wilson, president; M. L. Blackburn, secretary.

BANKERS' LIFE INSURANCE COMPANY OF KANSAS, Olathe, Kan.
Organized, January 24, 1917; began business in Kansas, June 18, 1917.
J. L. Pettyjohn, president; C. F. Pettyjohn, secretary.

BANKERS' RESERVE LIFE COMPANY of Omaha, Neb.
Organized, 1897; began business in Kansas, 1903.
R. L. Robison, president; Ray C. Wagner, secretary.

BANK SAVINGS LIFE INSURANCE COMPANY, of Topeka, Kan.
Organized, 1908; began business in Kansas, January 4, 1909.
E. H. Lupton, president; E. E. Sallee, secretary.

BERKSHIRE LIFE INSURANCE COMPANY, Pittsfield, Mass.
Organized May, 1851; began business in Kansas, March 3, 1919.
Wm. D. Wyman, president; Robert H. Davenport, secretary.

CAPITOL LIFE INSURANCE COMPANY, of Denver, Colo.
Organized, 1905; began business in Kansas, 1906.
T. F. Daly, president; P. Crowe, secretary.

CENTRAL LIFE INSURANCE COMPANY, of Fort Scott, Kan.
Organized, 1906; began business in Kansas, April 1, 1907.
H. L. Stout, president; Robt. S. Tierman, secretary.

CENTRAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES, of Des Moines, Iowa.
Organized, 1896; began business in Kansas, 1905.
Geo. B. Peak, president; T. C. Denny, secretary.

CENTRAL STATES LIFE INSURANCE COMPANY, of St. Louis, Mo.
Organized, 1910; began business in Kansas, March 1, 1912.
Frank P. Crunden, president; V. F. Larsen, secretary.

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY (Life Department), of Boston, Mass.
Organized, 1902; began business in Kansas, July 10, 1911.
Arthur E. Childs, president; Wm. H. Brown, secretary.

COMMONWEALTH LIFE INSURANCE COMPANY, of Omaha, Neb.
Organized, 1909; began business in Kansas, September 11, 1914.
Frans Nelson, president; F. J. Uehling, secretary.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, of Hartford, Conn.
Organized, 1846; began business in Kansas, 1899.
Henry S. Robinson, president; Jacob H. Greene, secretary.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, of New York, N. Y.
Organized, 1859; began business in Kansas, 1899.
W. A. Day, president; Wm. Alexander, secretary.

EQUITABLE LIFE INSURANCE COMPANY, of Des Moines, Iowa.
Organized, 1867; began business in Kansas, 1888.
J. C. Cummins, president; B. F. Hadley, secretary.

FARMERS' AND BANKERS' LIFE INSURANCE COMPANY, of Wichita, Kan.
Organized, 1910; began business in Kansas, March 31, 1911.
H. K. Lindsley, president; E. B. Jewett, secretary.

FEDERAL LIFE INSURANCE COMPANY (Life Department), of Chicago, Ill.
Organized, 1899; began business in Kansas, November 1, 1913.
I. M. Hamilton, president; Chas. S. Rannells, secretary.

FIDELITY MUTUAL LIFE INSURANCE COMPANY, of Philadelphia, Pa.
Organized, 1878; began business in Kansas, 1900.
W. Le Mar Talbot, president; Chas. G. Hodge, secretary.

FRANKLIN LIFE INSURANCE COMPANY, of Springfield, Ill.
Organized, 1884; readmitted to Kansas, October 15, 1914.
Geo. B. Stadden, president; Henry Abels, secretary.

GLOBE LIFE INSURANCE COMPANY, of Salina, Kan.
Organized, December 16, 1915; began business in Kansas, August 14, 1916.
John W. Cooper, president; P. R. Schweich, secretary.

GREAT AMERICAN LIFE INSURANCE COMPANY, of Hutchinson, Kan.
Organized, September 8, 1917; began business in Kansas, September 12, 1917.
S. M. Babbitt, president; Jos. E. Smith, secretary.

GREAT REPUBLIC LIFE INSURANCE COMPANY, of Los Angeles, Cal.
Organized, 1911; began business in Kansas, September 17, 1915.
E. C. Cooper, president; A. C. Getty, secretary.

*GUARDIAN LIFE INSURANCE COMPANY, of New York, N. Y.
Organized, 1860; readmitted to Kansas, January 17, 1910.
Hubert Cillis, president; Carl Heye, secretary.

HOME LIFE INSURANCE COMPANY, of New York, N. Y.
Organized, 1860; began business in Kansas, 1899.
Geo. E. Ide, president; Ellis W. Gladwin, secretary.

ILLINOIS LIFE INSURANCE COMPANY, of Chicago, Ill.
Organized, 1893; began business in Kansas, 1902.
James W. Stevens, president; Oswald J. Arnold, secretary.

INTERNATIONAL LIFE INSURANCE COMPANY, of St. Louis, Mo.
Organized, 1909; began business in Kansas, 1909.
Massey Wilson, resident; W. F. Grantges, secretary.

KANSAS CITY LIFE INSURANCE COMPANY, of Kansas City, Mo.
Organized, 1895; began business in Kansas, 1903.
J. B. Reynolds, president; C. N. Sears, secretary.

KANSAS LIFE INSURANCE COMPANY, of Topeka, Kan.
Organized, 1913; began business in Kansas, August 10, 1914.
J. H. Edwards, president; W. H. Eastman, secretary.

LA FAYETTE LIFE INSURANCE COMPANY, of La Fayette, Ind.
Organized, 1905; began business in Kansas, 1908.
A. E. Werkhoff, president; W. W. Lane, secretary.

MANHATTAN LIFE INSURANCE COMPANY, of New York, N. Y.
Organized, 1850; readmitted to Kansas, April 26, 1910.
Thos. E. Lovejoy, president; Melvin De Mott, secretary.

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* Formerly Germania Life Insurance Company.

MANHATTAN MUTUAL LIFE INSURANCE COMPANY, of Manhattan, Kan.
Organized, January 28, 1918; began business in Kansas, June 14, 1918.
H. M. Leonard, president; S. J. Pratt, secretary.

MARYLAND ASSURANCE CORPORATION (Life Department), Baltimore, Md.
Organized, September 1, 1917; began business in Kansas, January 8, 1918.
John T. Stone, president; Harry C. Michael, secretary.

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, of Springfield, Mass.
Organized. 1851; began business in Kansas, 1871.
Wm. W. McClench, president; Wheeler H. Hall, secretary.

MERCHANTS LIFE INSURANCE COMPANY, of Des Moines, Iowa.
Organized, 1894; began business in Kansas, 1905.
W. A. Watts, president; R. S. Wilson, secretary.

METROPOLITAN LIFE INSURANCE COMPANY (Life Department), of New York, N. Y.
Organized, 1866; began business in Kansas, 1886.
John R. Hegeman, president; James S. Roberts, secretary.

MIDLAND LIFE INSURANCE COMPANY, of Kansas City, Mo.
Organized, 1909; began business in Kansas, 1909.
Daniel Boone, president; Daniel Boone, jr., secretary.

MIDWEST LIFE INSURANCE COMPANY, of Lincoln, Neb.
Organized, 1906; began business in Kansas, March 1, 1915.
N. Z. Snell, president; A. J. Sawyer, secretary.

MINNESOTA MUTUAL LIFE INSURANCE COMPANY, St. Paul, Minn.
Organized, 1880; began business in Kansas, 1918.
E. W. Randall, president; H. W. Allstrom, secretary.

MISSOURI STATE LIFE INSURANCE COMPANY, of St. Louis, Mo.
Organized, 1892; began business in Kansas, 1902.
J. S. Kendall, president; T. F. Lawrence, secretary.

MORRIS PLAN INSURANCE SOCIETY, of New York, N. Y.
Organized, June 11, 1917; began business in Kansas, April 23, 1918.
Arthur J. Morris, president; J. B. Gilder, secretary.

MUTUAL BENEFIT LIFE INSURANCE COMPANY, of Newark, N. J.
Organized, 1845; began business in Kansas, 1885.
Frederick Frelinghuysen, president; J. W. Johnson, secretary.

MUTUAL LIFE INSURANCE COMPANY, of New York, N. Y.
Organized, 1842; began business in Kansas, 1895.
Charles A. Peabody, president; Wm. J. Easton and W. F. Dix, secretaries.

NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY, of Nashville, Tenn.
Organized, 1900; began business in Kansas, May 13, 1911.
C. A. Craig, president; C. R. Clements, secretary.

NATIONAL LIFE INSURANCE COMPANY, of Montpelier, Vt.
Organized, 1848; began business in Kansas, 1900.
Fred A. Howland, president; Osman D. Clark, secretary.

NATIONAL LIFE INSURANCE COMPANY OF UNITED STATES OF AMERICA (Life Department), of Chicago, Ill.
Organized, 1868; began business in Kansas, 1904.
A. M. Johnson, president; R. D. Lay, secretary.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, of Boston, Mass.
Organized, 1835; began business in Kansas, March 24, 1913.
A. D. Foster, president; J. A. Barbey, secretary.

NEW YORK LIFE INSURANCE COMPANY, of New York, N. Y.
Organized, 1841; began business in Kansas, 1875.
Darwin P. Kingsley, president; Seymour M. Ballard, secretary.

NORTH AMERICAN LIFE INSURANCE COMPANY, of Chicago, Ill.
Organized, 1911; began business in Kansas, April 20, 1912.
J. H. McNamara, president; W. P. Kent, secretary.

*NORTH AMERICAN LIFE INSURANCE COMPANY, of Omaha, Neb.
Organized, 1906, readmitted to Kansas, March 1, 1911.
G. L. E. Klingbeil, president; D. D. Hall, secretary.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, of Milwaukee, Wis.
Organized, 1857; began business in Kansas, 1871.
W. D. Van Dyke, president; A. S. Hathaway, secretary.

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY, of Minneapolis, Minn.
Organized, 1885; readmitted to Kansas, April 21, 1910.
John T. Baxter, president; M. V. Jenness, secretary.

OCCIDENTAL LIFE INSURANCE COMPANY, of Albuquerque, N. M.
Organized, June 13, 1906; began business in Kansas, June, 1911.
A. B. McMillen, president; Geo. Roslington, secretary.

OLD COLONY LIFE INSURANCE COMPANY, of Chicago, Ill.
Organized, 1905; began business in Kansas, September 5, 1914.
B. R. Nueske, president; Joseph McGauley, secretary.

OLD LINE INSURANCE COMPANY, of Lincoln, Neb.
Organized, 1913; commenced business in Kansas, November 21, 1918.
John G. Maher, president; Blake Maher, acting president; E. E. Fike, secretary.

PACIFIC MUTUAL LIFE INSURANCE COMPANY (Life Department), of Los Angeles, Cal.
Organized, 1867; began business in Kansas, 1889.
Geo. I. Cochran, president; C. I. D. Moore, secretary.

PENN MUTUAL LIFE INSURANCE COMPANY, of Philadelphia, Pa.
Organized, 1847; began business in Kansas, 1883.
Geo. K. Johnson, president; John Humphreys, secretary.

PEORIA LIFE INSURANCE COMPANY, of Peoria, Ill.
Organized, 1907; began business in Kansas, November 30, 1910.
Emmett C. May, president; G. B. Patterson, secretary.

PHŒNIX MUTUAL LIFE INSURANCE COMPANY, of Hartford, Conn.
Organized, 1851; began business in Kansas, 1875.
John M. Holcombe, president; Harry E. Johnson, secretary.

PIONEER LIFE INSURANCE COMPANY, of Kansas City, Mo.
Began business in Kansas in 1908 as St. Louis Life, of St. Louis, Mo.
Organized, 1907; began business, June 19, 1911.
Jno. W. Cooper, president; R. C. Van Dyke, secretary.

PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA, of Philadelphia, Pa.
Organized, 1865; began business in Kansas, 1899.
Asa S. Wing, president; L. C. Ashton, secretary.

PRUDENTIAL INSURANCE COMPANY OF AMERICA, of Newark, N. J.
Organized, 1873; began business in Kansas, 1899.
Forrest Dryden, president; W. I. Hamilton, secretary.

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* Formerly German American Life Insurance Company.

RELIANCE LIFE INSURANCE COMPANY (Life Department), of Pittsburg, Pa.
Organized, 1903; began business in Kansas, 1909.
James H. Reed, president; H. G. Scott, secretary.

RESERVE LOAN LIFE INSURANCE COMPANY, of Indianapolis, Ind.
Organized, March, 1897; began business in Kansas, April 8, 1909.
Chalmers Brown, president; G. L. Stayman, secretary.

ROYAL UNION MUTUAL LIFE INSURANCE COMPANY, of Des Moines, Iowa.
Organized, 1886; began business in Kansas, 1901.
Frank D. Jackson, president; Sidney A. Foster, secretary.

SECURITY LIFE INSURANCE COMPANY OF AMERICA, of Richmond, Va.
Organized, 1902; began business in Kansas, 1905.
O. W. Johnson, president; J. Chas. Seitz, secretary.

SECURITY MUTUAL LIFE INSURANCE COMPANY, of Binghamton, N. Y.
Organized, 1886; began business in Kansas, 1902.
D. S. Dickenson, president; C. A. LaDue, secretary.

SECURITY MUTUAL LIFE INSURANCE COMPANY, of Lincoln, Neb.
Organized, 1895; began business in Kansas, 1906.
E. B. Stephenson, president; M. A. Hyde, assistant secretary.

*STANDARD LIFE INSURANCE COMPANY, of Decatur, Ill.
Organized, 1914; began business in Kansas, December 9, 1914.
J. R. Paisley, president; H. W. Shafer, secretary.

STATE LIFE INSURANCE COMPANY, of Indianapolis, Ind.
Organized, 1894; began business in Kansas, 1898.
H. W. Bennett, president; Albert Sahm, secretary.

ST. JOSEPH LIFE INSURANCE COMPANY, of St. Joseph, Mo.
Organized, 1913; began business in Kansas, March 1, 1915.
A. L. McPherson, president; H. E. McPherson, secretary.

TRAVELERS INSURANCE COMPANY (Life Department), of Hartford, Conn.
Organized, 1863; began business in Kansas, 1899.
L. F. Butler, president; J. L. Howard, secretary.

UNION CENTRAL LIFE INSURANCE COMPANY, of Cincinnati, Ohio.
Organized, 1867; began business in Kansas, 1885.
Jesse R. Clark, president; Geo. L. Williams, secretary.

UNION MUTUAL LIFE INSURANCE COMPANY, of Portland, Me.
Organized, 1848; began business in Kansas, 1899.
Arthur L. Bates, president; Sylvan B. Phillips, secretary.

UNITED LIFE AND ACCIDENT INSURANCE COMPANY, of Concord, N. H.
Organized, 1913; began business in Kansas, January 8, 1915.
S. W. Jameson, president; Robt. J. Merrill, secretary.

UNITED STATES LIFE INSURANCE COMPANY, of New York, N. Y.
Organized, 1850; began business in Kansas, 1903.
John P. Munn, M. D., president; A. Wheelwright, secretary.

WESTERN UNION LIFE INSURANCE COMPANY, of Spokane, Wash.
Organized, 1906; began business in Kansas, June 19, 1918.
R. L. Rutter, president; Chas. E. Gerhardt, secretary.

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* Formerly Protective League Life Insurance Company.

CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES.

May 1, 1919.

ÆTNA CASUALTY AND SURETY COMPANY, of Hartford, Conn.
Organized, 1883; began business in Kansas, 1909.
M. G. Bulkeley, president; J. S. Rowe, secretary.

ÆTNA LIFE INSURANCE COMPANY (accident), of Hartford, Conn.
Organized, 1820; began business in Kansas, 1897.
M. G. Bulkeley, president; C. E. Gilbert and J. M. Parker, jr., secretaries.

AMERICAN CREDIT INDEMNITY COMPANY, of New York, N. Y.
Organized, 1893; began business in Kansas, 1906.
E. M. Treat, president; Jos. J. Gross, secretary, St. Louis, Mo.

AMERICAN INDEMNITY COMPANY, of Galveston, Tex.
Organized, April 19, 1913; began business in Kansas, July 15, 1916.
Sealy Hutchings, president; Geo. Sealy, secretary.

AMERICAN NATIONAL INSURANCE COMPANY (Accident Department), Galseyton, Tex.
Organized, 1905; began business in Kansas, September 14, 1915.
W. L. Moody, jr., president; W. J. Shaw, secretary.

AMERICAN OLD LINE INSURANCE COMPANY, of Lincoln, Neb.
Organized, 1903; reorganized, 1916; began business in Kansas, March 1, 1916.
W. A. Rankins, president; M. D. Hatch, secretary.
H. Rosenberg, general agent, Topeka, Kan.

AMERICAN SURETY COMPANY OF NEW YORK, of New York, N. Y.
Organized, 1884; began business in Kansas, 1905.
F. W. LaFrentz, president; C. W. Goetchius, secretary.

BANKERS' ACCIDENT INSURANCE COMPANY, of Des Moines, Iowa.
Organized, 1898; began business in Kansas, 1906.
F. L. Miner, president; J. A. Kizer, secretary.

BANKERS' CASUALTY COMPANY, of Minneapolis, Minn.
Organized, October 18, 1906; began business in Kansas, March 12, 1917.
R. B. Beson, president; S. L. Beson, secretary.

BANKERS' DEPOSIT GUARANTY AND SURETY COMPANY, of Topeka, Kan.
Organized, 1909; began business in Kansas, January 6, 1910.
Elmer E. Ames, president; John T. Morrisey, secretary.

BROTHERHOOD ACCIDENT COMPANY, of Boston, Mass.
Reorganized, April 4, 1911; began business in Kansas, June 24, 1911.
Chas. S. Farquhar, president; J. B. Crawford, secretary.

CAPITAL LIVESTOCK INSURANCE COMPANY, of Topeka, Kan.
Organized, July 24, 1916; began business in Kansas, March 29, 1917.
J. C. Mohler, president; T. B. Elliott, secretary.

CHICAGO BONDING AND INSURANCE COMPANY, of Chicago, Ill.
Organized, 1912; began business in Kansas, October 27, 1913.
A. J. Sabath, president; E. A. Westerfield, secretary.

CLOVERLEAF LIFE AND CASUALTY COMPANY, of Jacksonville, Ill.
Organized, 1912; began business is Kansas, March 1, 1915.
F. H. Rowe, president; R. Y. Rowe, secretary.

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY (accident), of Boston, Mass.
Organized, 1902; began business in Kansas, July 15, 1911.
Arthur E. Childs, president; Wm. H. Brown, secretary.

COMMONWEALTH CASUALTY COMPANY, of Philadelphia, Pa.
Organized, March 20, 1906; began business in Kansas, April 3, 1918.
I. N. Stevens, president; E. S. Cook, secretary.

CONTINENTAL CASUALTY COMPANY, of Hammond, Ind.
Organized, 1897; began business in Kansas, 1899.
H. G. B. Alexander, president; W. H. Betts, secretary, Chicago, Ill.

EMPLOYERS INDEMNITY CORPORATION, of Kansas City, Mo
Organized, January 30, 1914; began business in Kansas, May 16, 1916.
E. G. Trimble, president; Jno. Woodhead, secretary.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED, of London, England.
Organized, 1880; began business in Kansas, August 6, 1915.
Samuel Appleton, United States manager, Boston, Mass.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES (Accident Department), New York, N. Y.
Organized, 1859; began business in Kansas, December 4, 1918.
W. A. Day, president; Wm. Alexander, secretary.

FEDERAL LIFE INURANCE COMPANY (Accident Department), Chicago, Ill.
Organized, 1899; began business in Kansas, November 1, 1913.
Isaac M. Hamilton, president; Chas. S. Rannels, secretary.

FIDELITY AND CASUALTY COMPANY, of New York, N. Y.
Organized, 1876; began business in Kansas, 1899.
R. J. Hillas, president; Theo. E. Gaty, secretary.

FIDELITY AND DEPOSIT COMPANY OF MARYLAND, of Baltimore, Md.
Organized, 1890; began business in Kansas, 1895.
Edwin Warfield, president; Robert S. Hart, secretary.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED, of Great Britain.
Organized, 1891; began business in Kansas, 1904.
Frederick Richardson, United States manager, Philadelphia, Pa.

GEORGIA CASUALTY COMPANY, of Macon, Ga.
Organized, 1909; began business in Kansas, August 14, 1914.
W. E. Small, president; E. P. Amerine, secretary.

GLOBE INDEMNITY COMPANY, of New York, N. Y.
Organized, 1911; began business in Kansas, July 3, 1912.
A. Duncan Reid, president; F. H. Kingsbury, secretary.

GREAT EASTERN CASUALTY COMPANY, of New York, N. Y.
Organized, 1893; began business in Kansas, August 17, 1910.
Louis J. Reckford, president; Thos. H. Darling, secretary.

GREAT WESTERN ACCIDENT INSURANCE COMPANY, of Des Moines, Iowa.
Organized, 1901; began business in Kansas, 1905.
H. B. Hawley, president; R. D. Emery, secretary.

HARTFORD ACCIDENT AND INDEMNITY COMPANY, of Hartford, Conn.
Organized, 1913; began business in Kansas, October 8, 1914.
R. M. Bissell, president; James L. D. Kearney, secretary.

HARTFORD LIVESTOCK INSURANCE COMPANY, of New York, N. Y.
Organized, July 11, 1916; began business in Kansas, September 11, 1916.
R. M. Bissell, president, Hartford, Conn.
J. L. D. Kearney, secretary, Hartford, Conn.

HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY of Hartford, Conn.
Organized, 1866; began business in Kansas, 1879.
C. S. Blake, president; Wm. R. C. Corson, secretary.

* INTEGRITY MUTUAL CASUALTY COMPANY, of Chicago, Ill.

Organized, October 18, 1911; began business in Kansas October 25, 1917.
J. C. Adderly, president; N. H. Adderly, secretary.

INTERNATIONAL INDEMNITY COMPANY, of Los Angeles, Cal.
Organized, December 20, 1911; began business in Kansas, March 1, 1917.
N. Blackstock, president; H. Perk, jr., secretary.

INTER-OCEAN CASUALTY COMPANY, of Indianapolis, Ind.
Organized, 1907; began business in Kansas 1907.
J. W. Scherr, president; W. G. Alpaugh, secretary, Cincinnati, Ohio.

IOWA BONDING AND CASUALTY COMPANY, of Des Moines, Iowa.
Organized, May 4, 1917; began business in Kansas, November 8, 1918.
Emery H. English, president; Joel Tuttle, secretary.

KANSAS CASUALTY AND SURETY COMPANY, of Wichita, Kan.
Organized, 1913; began business, July 1, 1913.
J. O. C. Morse, president; Geo. D. Marcey, secretary.

KANSAS CENTRAL INDEMNITY COMPANY, of Hutchinson, Kan.
Organized, June 1, 1915; began business in Kansas, September 20, 1916.
C. A. Ryker, president; E. G. Woleslagel, secretary.

KANSAS CITY CASUALTY COMPANY, of Kansas City, Mo.
Organized, 1909; began business in Kansas, January 20, 1910.
W. B. Young, president; Dennis Hudson, secretary.

LINCOLN ACCIDENT INSURANCE COMPANY, Lincoln, Neb.
Organized, 1910; began business in Kansas, April 29, 1919.
S. H. Burnham, president; A. J. Collman, secretary.

LION BONDING AND SURETY COMPANY, of Omaha, Neb.
Organized, 1907; began business in Kansas, July 14, 1911.
E. P. Gurney, president; J. C. Leonard, secretary.

LLOYD'S PLATE GLASS INSURANCE COMPANY, of New York, N. Y.
Organized, 1882; began business in Kansas, 1884.
William T. Woods, president; Charles E. W. Chambers, secretary.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED, London, England.
Organized, 1869; began business in Kansas, September 16, 1915.
F. W. Lawson, United States manager, Chicago, Ill.

LONDON AND LANCASHIRE INDEMNITY COMPANY OF AMERICA, New York, N. Y.
Organized, 1915; began business in Kansas, September 15, 1915.
A. G. McIlwaine, jr., president; Geo. C. Howie, secretary.

LOYAL PROTECTIVE INSURANCE COMPANY, of Boston, Mass.
Organized, 1909; began business in Kansas, January 8, 1910.
S. Augustus Allen, president; Francis R. Parks, secretary.

MARYLAND CASUALTY COMPANY, of Baltimore, Md.
Organized, 1898; began business in Kansas, 1898.
John T. Stone, president; John A. Hartman, secretary.

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* Formerly Millers Mutual Casualty Co.

MARYLAND ASSURANCE CORPORATION (Accident Department), Baltimore, Md.
Organized, September 1, 1917; began business in Kansas, January 8, 1918.
John T. Stone, president; Harry C. Michael, secretary.

MASONIC PROTECTIVE ASSOCIATION, of Worcester, Mass.
Organized, 1909; began business in Kansas, April 21, 1910.
F. A. Harrington, president; L. G. Hodgkins, secretary.

MASSACHUSETTS BONDING AND INSURANCE COMPANY, of Boston, Mass.
Organized, 1907; began busness in Kansas, 1908.
Timothy J. Falvey, president; John T. Burnett, secretary.

MEDICAL PROTECTIVE COMPANY, of Fort Wayne, Ind.
Organized, 1909; began business in Kansas August 27, 1910.
Louis Fox, president; B. H. Somers, secretary.

METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK, of New York, N. Y.
Organized, 1874; began business in Kansas, 1888.
Eugene H. Winslow, president; S. Wm. Burton, secretary.

METROPOLITAN LIFE INSURANCE COMPANY (Accident Department), of New York, N. Y.
Organized, 1866; began business in Kansas, September 22, 1914.
John R. Hegeman, president; Jas. S. Roberts, secretary.

MID-WEST MUTUAL AUTOMOBILE INDEMNITY ASSOCIATION, of Wichita, Kan.
Organized, June 7, 1916; began business in Kansas, July 25, 1916.
Thad. L. Hoffman, president; J. B. Henderson, secretary.

NATIONAL CASUALTY COMPANY, of Detroit, Mich.
Organized, 1904; began business in Kansas, 1906.
W. G. Curtis, president; E. A. Grant, secretary.

NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY (Accident), of Nashville, Tenn.
Organized, 1900; began business in Kansas, May 13, 1911.
C. A. Craig, president; C. R. Clements, secretary.

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA (Accident Department), of Chicago, Ill.
Organized, 1868; began business in Kansas, November 7, 1911.
A. M. Johnson, president; R. D. Lay, secretary.

NATIONAL SURETY COMPANY, of New York, N. Y.
Organized, 1897; began business in Kansas, 1897.
William B. Joyce, president; H. J. Hewitt, secretary.

NEBRASKA LIVESTOCK INSURANCE COMPANY, of Omaha, Neb.
Organized, February 18, 1916; began business in Kansas, November 8, 1918.
W. B. Howard, president; C. F. Swanland, secretary.

NEW JERSEY FIDELITY AND PLATE GLASS INSURANCE COMPANY, of Newark, N. J.
Organized, 1868; began business in Kansas, 1891.
Samuel C. Hoagland, president; Harry C. Hedden, secretary.

NEW YORK PLATE GLASS INSURANCE COMPANY, of New York, N. Y.
Organized, 1891; began business in Kansas, 1891.
Major A. White, president; J. Carroll French, secretary.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY, of Chicago, Ill.
Organized, 1886; began business in Kansas, 1904.
E. C. Waller, president; A. E. Forrest, secretary.

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED, of London, England.
Organized, 1871; began business in Kansas, 1900.
Chas. H. Neely, United States manager, New York, N. Y.

PACIFIC MUTUAL LIFE INSURANCE COMPANY (Accident), of Los Angeles, Cal.
Organized, 1885; began business in Kansas, 1889.
G. I. Cochran, president; C. I. D. Moore, secretary.

PHYSICIAN'S INDEMNITY ASSOCIATION, of Fort Scott, Kan.
Organized, August 14, 1917; began business in Kansas, August 29, 1917.
Dr. O. P. Davis, president, Topeka, Kan.; Oscar Rice, secretary.

PREFERRED ACCIDENT INSURANCE COMPANY, of New York, N. Y.
Organized, 1893; began business in Kansas, 1899.
Kimball C. Atwood, president; W. C. Potter, secretary.

RELIANCE LIFE INSURANCE COMPANY (Accident Department), of Pittsburg, Pa.
Organized, 1903; began business in Kansas, February 3, 1912.
Jas. H. Reed, president; H. G. Scott, secretary.

RIDGLEY PROTECTIVE ASSOCIATION, of Worcester, Mass.
Organized, 1907; began business in Kansas, March 15, 1911.
Austin A. Heath, president; James P. Gray, secretary.

ROYAL INDEMNITY COMPANY, of New York, N. Y.
Organized, 1910; began business in Kansas, March 20, 1911.
Chas. H. Holland, president; William Mackintosh, secretary.

SOUTHERN SURETY COMPANY, of Des Moines, Iowa.
Organized, February 6, 1918; began business in Kansas, March 5, 1918.
C. S. Cobb, president; E. G. Davis, secretary.

STANDARD ACCIDENT INSURANCE COMPANY, of Detroit, Mich.
Organized, 1884; began business in Kansas, 1886.
Lem W. Bowen, president; Chas. C. Bowen, secretary.

TRAVELERS' INSURANCE COMPANY (Accident), of Hartford, Conn.
Organized, 1863; began business in Kansas, 1899.
L. F. Butler, president; J. L. Howard, secretary.

TRAVELERS' INDEMNITY COMPANY, of Hartford, Conn.
Organized, 1903; began business in Kansas, 1907.
L. F. Butler, president; Jas. H. Coburn, secretary.

UNITED STATES CASUALTY COMPANY, of New York, N. Y.
Organized, 1895; began business in Kansas, 1897.
Edson S. Lott, president; D. G. Luckett, secretary.

UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Md.
Organized, 1896; began business in Kansas, 1897.
John R. Bland, president; R. Howard Bland, secretary.

WESTERN AUTOMOBILE INDEMNITY ASSOCIATION, of Fort Scott, Kan.
Organized, 1911; began business in Kansas, March 13, 1911.
W. E. Brooks, president; Oscar Rice, secretary.

WESTERN CASUALTY COMPANY, of Denver, Colo.
Organized, December 21, 1915; began business in Kansas, April 30, 1919.
Chas. F. Tew, president; R. C. Towner, secretary-treasurer.

WESTERN CASUALTY COMPANY, of Chicago, Ill.
Organized, 1915; began business in Kansas, June 25, 1915.
A. Watson Armour, president; G. M. Willetts, secretary.

WESTERN INDEMNITY COMPANY, of Dallas, Tex.
Organized, 1913; began business in Kansas, October 30, 1913.
Lewis T. Carpenter, president; E. R. Long, secretary.

WESTERN LIVESTOCK INSURANCE COMPANY, of Peoria, Ill.
Organized, 1911; began business in Kansas, September 29, 1915.
Clifford Ireland, president; Bert Buckley, secretary.

WESTERN UNION LIFE INSURANCE COMPANY (Accident), of Spokane, Wash.
Organized, 1906; began business in Kansas, October 15, 1918.
R. L. Rutter, president; Chas. E. Gerhardt, secretary.

ASSESSMENT ASSOCIATIONS.

May 1, 1919.

LIFE.

GUARANTEE FUND LIFE ASSOCIATION, of Omaha, Neb.
Organized, 1902; began business in Kansas, 1908.
J. C. Buffington, president; J. W. Hughes, secretary.

ILLINOIS BANKERS' LIFE ASSOCIATION, of Monmouth, Ill.
Organized, 1897; began business in Kansas, August 10, 1912.
W. H. Woods, president; Frank M. Hallam, secretary.

NATIONAL LIFE ASSOCIATION, of Des Moines, Iowa.
Organized, 1899; began business in Kansas, 1907.
Jas. P. Hewitt, president; W. A. Layman, secretary.

ACCIDENT.

BUSINESS MEN'S ACCIDENT ASSOCIATION OF AMERICA, Kansas City, Mo.
Organized, 1909; began business in Kansas, November 18, 1911.
C. S. Jobes, president; W. T. Grant, secretary.

CENTRAL BUSINESS MEN'S ASSOCIATION, of Chicago, Ill.
Organized, 1907; began business in Kansas, August 6, 1915.
H. G. Royer, president; C. O. Pauley, secretary.

FARMERS' AND MERCHANTS' MUTUAL LIFE AND CASUALTY ASSOCIATION, of Topeka, Kan.
Organized, June 30, 1916; began business in Kansas, August 9, 1016.
H. W. Lockard, president; I. O. Sewell, secretary.

FIDELITY HEALTH AND ACCIDENT COMPANY, of Benton Harbor, Mich.
Organized, 1903; began business in Kansas, March 14, 1916.
E. C. Bowlby, president; A. R. Arford, secretary.

INTERSTATE BUSINESS MEN'S ACCIDENT ASSOCIATION, of Des Moines, Iowa.
Organized, 1908; began business in Kansas, August 18, 1910.
L. E. Harbach, president; Ernest W. Brown, secretary.

MASONIC MUTUAL ACCIDENT COMPANY, Springfield, Mass.
Organized, Aug. 15, 1901; began business in Kansas, July 6, 1918.
Clyde W. Young, president; Samuel W. Munsell, secretary.

MUTUAL BENEFIT, HEALTH AND ACCIDENT ASSOCIATION, of Omaha, Neb.
Organized, 1909; began business in Kansas, March 1, 1916.
H. S. Weller, president; G. H. Cramer, secretary.

NATIONAL TRAVELERS' BENEFIT ASSOCIATION, of Des Moines, Iowa.
Organized, August 11, 1909; began business in Kansas, September 5, 1914.
Elmer Loucks, president; G. A. Fairly, secretary.

WOODMEN ACCIDENT COMPANY, of Lincoln, Neb.
Organized, 1890; readmitted to Kansas under amended charter, August 6, 1915.
A. O. Faulkner, president; C. E. Spangler, secretary.

FRATERNAL BENEFICIARY SOCIETIES.

May 1, 1919.

AID ASSOCIATIONS FOR LUTHERANS, of Appelton, Wis.
Organized, 1902; began business in Kansas, September 5, 1914.
G. D. Ziegler, president; Albert Voecks, secretary.

AMERICAN INSURANCE UNION, of Columbus, Ohio.
Organized, September 21, 1894; began business in Kansas, April 17, 1917.
John J. Lentz, president; Dr. Geo. W. Hoglan, secretary.

ANCIENT ORDER OF GLEANERS, of Detroit, Mich.
Organized, September, 1894; began business in Kansas, May 14, 1917.
John Livingston, president; Grant H. Slocum, secretary.

ANCIENT ORDER OF UNITED WORKMEN, of Emporia, Kan.
Organized, 1879; began business in Kansas, 1899.
J. W. Graybill, grand master workman; E. M. Forde, secretary.

BENEFIT ASSOCIATION OF RAILWAY EMPLOYEES, of Chicago, Ill.
Organized, 1913; began business in Kansas, March 14, 1916.
Robt. A. Leitz, president; G. M. Culver, secretary.

BROTHERHOOD OF AMERICAN YEOMEN, of Des Moines, Iowa.
Organized, 1897; began business in Kansas, 1899.
George N. Frink, president; W. E. Davy, secretary.

CATHOLIC ORDER OF FORESTERS, of Chicago, Ill.
Organized, 1883; began business in Kansas, 1900.
Thos. H. Cannon, president; Thos. F. McDonald, secretary.

CATHOLIC MUTUAL BENEFIT ASSOCIATION, of Hornell, N. Y.
Organized, 1876; began business in Kansas, 1904.
John J. Hynes, president; Martin A. Cameron, secretary.

CATHOLIC WORKMEN, of New Prague, Minn.
Began business in Kansas, April 4, 1911.
J. M. Jirousek, president; Thos. G. Hovorka, secretary.

COLUMBIAN CIRCLE, of Chicago, Ill.
Organized, April 14, 1895; began business in Kansas, April 10, 1917.
Irwin R. Hazen, president; N. J. Hein, secretary.

COURT OF HONOR, of Springfield, Ill.
Organized, 1895; began business in Kansas, 1899.
A. L. Hereford, supreme chancellor; W. E. Robinson, supreme recorder.

DEGREE OF HONOR, of Winfield, Kan.
Organized, 1890; began business in Kansas, 1906.
Mattie M. Ludemann, president; Georgia Notestine, secretary, Winfield, Kan.

EMINENT HOUSEHOLD OF COLUMBIAN WOODMEN, of Atlanta, Ga.
Organized, 1903; began business in Kansas, April 6, 1915.
Lloyd T. Binford, president; E. E. Temple, secretary.

EQUITABLE FRATERNAL UNION, of Neenah, Wis.
Organized, August, 1897; began business in Kansas, June 3, 1908.
E. A. Williams, president; Orrin Thomson, secretary.

FRATERNAL AID UNION, of Lawrence, Kan.
Organized, 1896; began business in Kansas, November 7, 1914.
V. A. Young, president; L. D. Roberts, secretary.

FRATERNAL BROTHERHOOD, of Los Angeles, Cal.
Organized, 1896; began business in Kansas, 1902.
Carlos S. Hardy, president; H. V. Davis, secretary.

FRATERNAL MYSTIC CIRCLE, of Philadelphia, Pa.
Organized, 1884; began business in Kansas, 1906.
W. C. Paul, president; J. D. Myers, secretary.

GERMAN BAPTISTS' LIFE ASSOCIATION, of Buffalo, N. Y.
Organized, 1899; began business in Kansas, July 15, 1916.
D. B. Stumpf, president; F. W. Godtfring, secretary.

GRAND CARNIOLIAN SLOVENIAN CATHOLIC UNION OF UNITED STATES OF AMERICA, of Joliet, Ill.
Organized, 1898; began business in Kansas, October 13, 1915.
Paul Schneller, president; Joseph Zalar, secretary.

HOMESTEADERS, of Des Moines, Iowa.
Organized, 1906; began business in Kansas, 1907.
H. J. Green, president; A. H. Corey, secretary.

INDEPENDENT ORDER OF FORESTERS, of Toronto, Ontario.
Organized, 1881; began business in Kansas, 1900.
W. H. Hunter, president; F. J. Darch, secretary.

KNIGHTS OF COLUMBUS, of New Haven, Conn.
Organized, 1882; began business in Kansas; 1900.
James A. Flaherty, president; Wm. J. McGinley, secretary.

KNIGHTS AND LADIES OF FATHER MATHEW, of St. Louis, Mo.
Organized, 1881; began business in Kansas, 1900.
John P. Shelly, president; Jos. M. McCormick, secretary.

KNIGHTS AND LADIES OF SECURITY, of Topeka, Kan.
Organized, 1892; began business in Kansas, 1892.
J. M. Kirkpatrick, president; John V. Abrahams, secretary.

KNIGHTS AND LADIES OF PROTECTION, of Topeka, Kan.
Organized, 1903; began business in Kansas, 1903.
James H. Guy, president; C. G. Fishback, secretary.

KNIGHTS OF PYTHIAS (Supreme Lodge) (Insurance Department), of Indianapolis, Ind.
Organized, 1875; began business in Kansas, 1900.
Harry Wade, president; W. O. Powers, secretary.

LADIES' CATHOLIC BENEVOLENT ASSOCIATION, of Erie, Pa.
Organized, June 28, 1890; began business in Kansas, June 24, 1911.
Miss Kate Mahoney, president, Troy, N. Y.; Mrs. J. A. Royer, secretary, Erie, Pa.

LADIES OF THE MACCABEES, of Port Huron, Mich.
Organized, 1891; began business in Kansas, 1902.
Mrs. Frances E. Burns, president; Miss Emma E. Bower, secretary.

LOYAL AMERICAN LIFE ASSOCIATION, of Chicago, Ill.
Organized, 1896; began business in Kansas, 1902.
E. J. Dunn, president; H. D. Cowan, secretary.

LOYAL MYSTIC LEGION OF AMERICA, of Hastings, Neb.
Organized, 1892; began business in Kansas, 1900.
F. J. Schaufellberger, president; Geo. O. Churchill, secretary.

THE MACCABEES, of Detroit, Mich.
Organized, 1885; began business in Kansas, 1899.
D. P. Markey, president; L. E. Sisler, secretary.

MASONIC MUTUAL LIFE ASSOCIATION OF THE DISTRICT OF COLUMBIA. of Washington, D. C.
Organized, 1869; began business in Kansas, December 28, 1910.
Chas. J. O'Neill, president; Wm. Montgomery, secretary.

MODERN BROTHERHOOD OF AMERICA, of Mason City, Iowa.
Organized, 1897; began business in Kansas, 1899.
T. B. Hanley, president; E. L. Balz, secretary.

MODERN ORDER OF PRÆTORIANS, of Dallas, Tex.
Organized, 1899; began business in Kansas, 1904.
C. B. Gardner, president; Geo. G. Taylor, secretary.

MODERN WOODMEN OF AMERICA, of Rock Island, Ill.
Organized, 1883; began business in Kansas, 1899.
A. R. Talbott, president; A. N. Bort, secretary.

MOSAIC TEMPLARS OF AMERICA, of Little Rock, Ark.
Organized, 1883; began business in Kansas, April 22, 1915.
S. J. Elliott, president; C. E. Bush, secretary.

MYSTIC TOILERS, of Des Moines, Iowa.
Organized, 1899; began business in Kansas, 1901.
W. L. Harding, president; B. O. Montgomery, secretary.

MYSTIC WORKERS OF THE WORLD, of Fulton, Ill.
Organized, 1896; began business in Kansas, 1902.
John H. Notley, president; John R. Walsh, secretary.

NATIONAL AMERICANS, of Kansas City, Mo.
Organized, 1902; began business in Kansas, 1907.
Geo. L. Berry, president; W. H. Luthy, secretary.

NATIONAL CROATIAN SOCIETY OF THE U. S. A., of Pittsburg, Pa.
Organized, 1894; began business in Kansas, August 4, 1913.
Josip Marohnic, president; G. I. Gjurovic, secretary.

NATIONAL FRATERNAL SOCIETY OF THE DEAF, of Chicago, Ill.
Organized, 1907; began business in Kansas, April 26, 1910.
Harry C. Anderson, president; F. P. Gibson, secretary.

NATIONAL PROTECTIVE LEGION, of Waverly, N. Y.
Organized, 1891; began business in Kansas, June, 1908.
Geo. A. Scott, president; Henry Lockwood, secretary.

NATIONAL SLOVAK SOCIETY of U. S. A., of Pittsburg, Pa.
Organized, 1894; began business in Kansas, September 5, 1914.
Albert Mamatey, president; Joseph Durish, secretary.

NATIONAL UNION ASSURANCE SOCIETY, of Toledo, Ohio.
Organized, 1881; began business in Kansas, 1899.
D. A. Helpman, president; Edwin A. Myers, secretary.

OCCIDENTAL MUTUAL BENEFIT ASSOCIATION, of Salina, Kan.
Organized, 1896; began business in Kansas, 1899.
L. O. Nordstrom, president; J. D. Wellington, secretary.

ORDER OF RAILWAY EMPLOYEES, San Francisco, Cal.
Organized, 1906; began business in Kansas, February 7, 1912.
W. V. Stafford, president; D. B. Clifford, secretary.

ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, of Columbus, Ohio.
Organized, 1888; began business in Kansas, 1904.
W. E. Ford, president; Walter D. Murphy, secretary.

POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA, of Chicago, Ill.
Organized, 1896; began business in Kansas, 1909.
K. Zychlinski, president; J. S. Zawilinski, secretary.

PROTECTED HOME CIRCLE, of Sharon, Pa.
Organized, 1886; began business in Kansas, 1901.
A. C. McLean, president; W. S. Palmer, secretary.

ROYAL ARCANUM, of Boston, Mass.
Organized, 1877; began business in Kansas, 1899.
C. Arch Williams, supreme regent; Sam'l N. Hoag, secretary.

ROYAL HIGHLANDERS, of Lincoln, Neb.
Organized, 1896; began business in Kansas, 1900.
Wm. E. Sharp, president; F. J. Sharp, secretary.

ROYAL LEAGUE, of Chicago, Ill.
Organized, 1883; began business in Kansas, 1900.
W. E. Hyde, president; Chas. E. Piper, secretary.

ROYAL NEIGHBORS OF AMERICA, of Rock Island, Ill.
Organized, 1895; began business in Kansas, 1899.
Eva Child, president; Hada M. Carlson, secretary.

SONS AND DAUGHTERS OF JUSTICE, of Topeka, Kan.
Organized, 1897; began business in Kansas, 1897.
A. V. Lodge, president; W. F. Shaw, secretary.

SOUTH SLAVONIC CATHOLIC UNION OF THE U. S. A., of Ely, Minn.
Organized, 1900; began business in Kansas, Octotber 14, 1915.
Michael Rovansek, president; Joe Pishler, secretary.

ST. JOSEPH NATIONAL CROATIAN BENEFICIARY ASSOCIATION, of Kansas City Kan.
Organized, March 1, 1917; began business in Kansas, July 17, 1917.
Mihael J. Tomasich, president; Alex A. Silady, secretary.

SUPREME CAMP OF THE AMERICAN WOODMEN, of Denver, Colo.
Organized, April, 1901; began business in Kansas, March 29, 1917.
C. M. White, president; L. H. Lightner, secretary.

SUPREME TRIBE OF BEN HUR, of Crawfordsville, Ind.
Organized, 1894; began business in Kansas, 1900.
R. H. Gerard, president; John C. Snyder, secretary.

TRAVELERS' PROTECTIVE ASSOCIATION OF AMERICA, of St. Louis, Mo.
Organized, 1890; began business in Kansas March 14, 1916.
Alex Lawrence, jr., president; T. S. Logan, secretary.

UKRAINIAN NATIONAL ASSOCIATION, of Jersey City, N. J.
Organized, February 21, 1917; began business in Kansas, June 21, 1917.
Konstontine Kirczow, president; Simon Yadlowski and Stephen Milanowycz, secretaries.

WESTERN CATHOLIC UNION, of Quincy, Ill.
Organized, 1887; began business in Kansas, 1907.
F. Wm. Heckenkamp, president; Wm. K. Ott, secretary.

WESTERN MUTUAL LIFE ASSOCIATION, of Los Angeles, Cal.
Organized, 1886; began business in Kansas, July 5, 1916.
T. J. Armstrong, president; G. F. Stevenson, secretary.

WOMEN'S BENEFIT ASSOCIATION OF THE MACCABEES, of Port Huron, Mich.
Organized, 1892; began business in Kansas, 1900.
Miss Bina M. West, president; Frances D. Partridge, secretary.

WOMEN'S CATHOLIC ORDER OF FORESTERS, of Chicago, Ill.
Organized 1891; began business in Kansas, 1900.
Rose D. Rittman, president; Anna E. Phelan, secretary.

WOODMEN CIRCLE, of Omaha, Neb.
Organized, 1895; began business in Kansas, 1899.
Mrs. Emma B. Manchester, president; Dora Alexander, secretary.

WOODMEN OF THE WORLD, of Omaha, Neb.
Organized. 1891; began business in Kansas, 1899.
W. A. Fraser, president; John T. Yates, secretary.

KANSAS BURIAL ASSOCIATIONS.

May 1, 1919.

AMERICAN INDUSTRIAL INSURANCE COMPANY, Topeka, Kan.
Organized, September 16, 1916; began business, June 15, 1918.
J. Will Kelley, president; C. J. Peterson, secretary.

NATIONAL INDUSTRIAL INSURANCE COMPANY, of Topeka, Kan.
Began business, 1907.
F. S. Thomas, president; G. M. Remington, secretary.

RESERVE HEALTH AND ACCIDENT COMPANY, of Topeka, Kan.
Organized, June 25, 1917; began business in Kansas, August 18, 1917.
W. H. Conry, president; Ike S. Lewis, secretary.

LIST OF COMPANIES ADMITTED.

The following companies and associations were admitted to Kansas between May 1, 1918, and May 1, 1919.

INTERINSURANCE EXCHANGES.

ASSOCIATED EMPLOYERS' RECIPROCAL, Chicago, Ill.; August 13, 1918.

FIRE INSURANCE COMPANIES OF THE UNITED STATES.

CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.; March 3, 1919.
GLOBE AND RUTGERS FIRE INSURANCE COMPANY, New York, N. Y.; March 29, 1919.
HAWKEYE SECURITIES FIRE INSURANCE COMPANY, Des Moines, Iowa; January 23, 1919.
HUDSON INSURANCE COMPANY, New York, N. Y.; January 27, 1919.
INTER-STATE AUTOMOBILE INSURANCE COMPANY, Rock Rapids, Iowa; April 5, 1919.
MAJESTIC FIRE INSURANCE COMPANY, Topeka, Kan.; April 22, 1919.
NATIONAL SECURITY FIRE INSURANCE COMPANY, Omaha, Neb.; April 29, 1919
NEWARK FIRE INSURANCE COMPANY, Newark, N. J.; May 14, 1918.
NEW YORK NATIONAL INSURANCE COMPANY, Buffalo, N. Y.; May 29, 1918.

FIRE INSURANCE COMPANIES OF FOREIGN COUNTRIES.

UNION INSURANCE SOCIETY OF CANTON LIMITED, of Hong Kong; March 21, 1919

LIFE INSURANCE COMPANIES.

BERKSHIRE LIFE INSURANCE COMPANY, Pittsfield, Mass.; March 3, 1919.

MANHATTAN MUTUAL LIFE INSURANCE COMPANY, Manhattan, Kan.; June 14, 1918.

MINNESOTA MUTUAL LIFE INSURANCE COMPANY, St. Paul, Minn.; August 19, 1918.

OLD LINE INSURANCE COMPANY, Lincoln, Neb.; November 21, 1918.

WESTERN UNION LIFE INSURANCE COMPANY, Spokane, Wash.; June 19, 1918.

CASUALTY AND MISCELLANEOUS COMPANIES.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES (Accident Department), New York; December 4, 1918.

IOWA BONDING AND CASUALTY COMPANY, Des Moines, Iowa; November 8, 1918.

LINCOLN ACCIDENT INSURANCE COMPANY, Lincoln, Neb.; April 29, 1919.

NEBRASKA LIVESTOCK INSURANCE COMPANY, Omaha, Neb.; November 8, 1918.

WESTERN CASUALTY COMPANY, Denver, Colo.; April 30, 1919.

WESTERN UNION LIFE INS. COMPANY (Accident Department), Spokane, Wash.; October 15, 1918.

ASSESSMENT ACCIDENT.

MASONIC MUTUAL ACCIDENT COMPANY, Springfield, Mass.; July 6, 1918

BURIAL ASSOCIATIONS.

AMERICAN INDUSTRIAL INSURANCE COMPANY, Topeka Kan.; June 15, 1918.

LIST OF COMPANIES RETIRED.

The following companies retired from Kansas between May 1, 1918, and May 1, 1919.

INTERINSURANCE EXCHANGES.

KANSAS EMPLOYERS INTERINSURERS' EXCHANGE, Topeka, Kan.; now one of the group composing the Associated Employers' Reciprocal, of Chicago, Ill.

FIRE INSURANCE COMPANIES OF THE UNITED STATES.

MICHIGAN COMMERCIAL INSURANCE COMPANY, of Detroit, Mich.; reinsured August 1, 1918, in Boston Insurance Company, Boston, Mass.

NEW YORK NATIONAL INSURANCE COMPANY, Buffalo, N. Y.; withdrew April 1, 1919.

LIFE INSURANCE COMPANIES.

CONTINENTAL LIFE INSURANCE COMPANY, of Salt Lake City, Utah; withdrew November 4, 1918.

OKLAHOMA NATIONAL LIFE INSURANCE COMPANY, of Oklahoma City, Okla.; certificate not renewed March 1, 1919.

CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES.

AMERICAN LIFE AND ACCIDENT INSURANCE COMPANY, Salisbury, Mo.; reinsured in Pioneer Life Insurance Company, June 3, 1918.

IOWA STATE LIVESTOCK INSURANCE COMPANY, of Des Moines, Iowa; certificate not renewed March 1, 1919.

MUTUAL AUTOMOBILE INDEMNITY ASSOCIATION, of Coffeyville, Kan.; reinsured by Western Automobile Indemnity Company, of Fort Scott, Kan., November, 1918.

NATIONAL BONDING AND CASUALTY COMPANY, Salina, Kan.; liquidated June 22, 1918.

NATIONAL PROTECTIVE INSURANCE COMPANY, Boston, Mass.; certificate not renewed March 1, 1919.

ASSESSMENT LIFE COMPANIES.

KANSAS CITY PROTECTIVE ASSOCIATION, Kansas City, Mo.; reinsured by Business Men's Accident Assocaton of America, Kansas City, Mo., November, 1918.

FRATERNAL BENEFICIARY SOCIETIES.

KANSAS FRATERNAL CITIZENS, Hutchinson, Kan.; merged with American Insurance Union, Columbus, Ohio., May 16, 1918.

CHANGE OF CORPORATE TITLE.

GERMAN MUTUAL FIRE INSURANCE COMPANY OF BARTON COUNTY, of Ellinwood, Kan., changed to Farmers Mutual Insurance Company of Barton County.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, of New York, N. Y., changed to Star Insurance Company of America.

EAGLE AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED, of London, England, changed to Eagle, Star and British Dominions Insurance Company, Limited.

PROTECTIVE LEAGUE LIFE INSURANCE COMPANY, of Decatur, Ill., changed to Standard Life Insurance Company.

CLOVER LEAF CASUALTY COMPANY, of Jacksonville, Ill., changed to Cloverleaf Life and Casualty Company.

MILLERS MUTUAL CASUALTY COMPANY, of Chicago, Ill., changed to Integrity Mutual Casualty Company.

TABLE I.—CONDITION AND BUSINESS OF MUTUAL FIRE INSURANCE COMPANIES IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

COMPANIES.	Members December 31, 1917.	Members December 31, 1918.	Risks written during 1918.	Insurance in force December 31, 1918.	Premiums and assessments received, 1918.
Alliance Cooperative Insurance Co., Topeka, Kan. First class	6,814	6,842	$5,345,225	$12,788,801	$50,413
Alliance Cooperative Insurance Co., Topeka, Kan. Second class	1,811	1,790	978,941	2,805,411	8,735
Bremen Farmer's Mutual Insurance Co., Bremen, Kan	1,603	1,717	1,231,675	4,015,903	8,462
Brown County Farmers' Mutual Insurance Co., Morrill, Kan	5,819	5,852	4,124,381	14,346,215	47,754
Doniphan County Mutual Insurance Association, Wathena, Kan	346	358	115,200	580,185	511
Farmers' Alliance Insurance Co., McPherson, Kan. First class	33,740	32,592	21,041,490	68,977,937	244,615
Farmers' Alliance Insurance Co., McPherson, Kan. Second class	9,042	8,887	4,551,901	16,402,995	38,414
Farmers' Mutual Insurance Association, Columbus, Kan	1,216	1,203	845,634	3,143,083	10,460
Farmers' Mutual Fire Insurance Co., Eldorado, Kan	2,123	2,134	926,846	4,536,273	8,851
Farmers' Mutual Insurance Co., Holyrood, Kan	1,276	1,288	687,520	3,289,100	6,875
Farmers' Mutual Insurance Co., Marysville, Kan	5,706	5,827	2,373,941	7,622,544	16,330
Farmers' Mutual Insurance Co., Wamego, Kan	906	908	203,795	1,301,920	8,360
Farmers' Union Mutual Insurance Co., Salina, Kan	1,860	2,244	1,899,836	6,002,731	18,396
Franklin Mutual Fire Insurance Co., Ottawa, Kan	3,932	4,453	6,361,967	10,499,119	50,047
German Farmers' Mutual Insurance Co., Aleppo, Kan	761	792	449,110	2,245,325	4,499
Farmers' Mutual Insurance Co. of Barton County, Ellinwood, Kan	1,063	1,069	755,989	3,048,421	9,287
Hutchinson Mutual Insurance Co., Hutchinson, Kan	238	638	1,157,882	1,769,656	10,029
Kansas Farmers Mutual Fire Insurance Co., Beloit, Kan	815	814	190,750	1,015,975	3,765
Kansas Farmers Mutual Insurance Association, Upland, Kan	6,411	6,447	6,266,298	16,068,795	56,008
Marshall County Farmers Mutual Insurance Co., Marysville, Kan	3,454	3,501	1,098,233	4,441,051	7,475
Miami Farmers Mutual Fire Insurance Co., Paola, Kan	1,335	1,229	1,291,068	3,090,264	12,143
Mennonite Mutual Fire Insurance Co., Newton, Kan	9,938	10,229	9,933,395	29,542,859	96,996
Republic County Mutual Fire Insurance Co., Belleville, Kan	7,460	7,727	5,814,650	22,780,376	27,918
Southern Kansas Mutual Insurance Co., Wellington, Kan	12,659	12,334	9,399,095	22,451,284	57,583
Totals	120,328	120,875	$87,044,822	$262,786,223	$803,917

TABLE I.—CONCLUDED.

COMPANIES.	Total income, 1918.	Losses paid, 1918.	Expenditures, 1918, including losses paid.	Resources, including premium notes.	Liabilities.	Guarantee, reserve and general funds.
Alliance Cooperative Insurance Co., Topeka, Kan. First class	$56,290	$16,713	$37,684	$124,468	$2,122	$99,398
Alliance Cooperative Insurance Co., Topeka, Kan. Second class	12,525	7,677	12,674	23,135	189	17,338
Bremen Farmers' Mutual Insurance Co., Bremen, Kan	10,890	8,846	11,294	101,378	2,400	39,590
Brown County Farmers' Mutual Insurance Co., Morrill, Kan	50,653	28,382	41,671	182,808	820	69,966
Doniphan County Mutual Insurance Association, Wathena, Kan	778	807	1,204	9,320	None.	1,527
Farmers' Alliance Insurance Co., McPherson, Kan. First class	265,852	145,752	255,284	481,654	4,507	351,828
Farmers' Alliance Insurance Co., McPherson, Kan. Second class	43,214	20,328	40,114	54,929	3,383	49,229
Farmers' Mutual Insurance Association., Columbus, Kan	10,535	3,881	7,692	23,770	566	7,201
Farmers Mutual Fire Insurance Co., El orado, Kan	9,199	4,930	8,267	72,633	1,266	10,118
Farmers Mutual Insurance Co., Holyrood, Kan	8,169	2,551	4,537	151,232	None.	19,668
Farmers' Mutual Insurance Co., Marysville, Kan	17,837	5,511	12,642	53,946	None.	39,005
Farmers' Mutual Insurance Co., Wamego, Kan	8,959	3,269	4,451	68,045	None.	15,968
Farmers' Union Mutual Insurance Co., Salina, Kan	21,939	15,107	19,787	39,351	5,500	3,641
Franklin Mutual Fire Insurance Co., Ottawa, Kan	51,067	12,093	28,698	46,757	None.	42,587
German Farmers' Mutual Insurance Co., Allepo, Kan	4,859	4,081	5,322	21,626	421	6,315
Farmers' Mutual Insurance Co. of Barton County, Ellinwood, Kan	10,097	7,035	9,275	63,895	None.	18,169
Hutchinson Mutual Insurance Co., Hutchinson, Kan	10,881	741	9,119	10,413	1,000	3,108
Kansas Farmers Mutual Fire Insurance Co., Beloit, Kan	4,331	2,074	3,056	36,501	None.	5,486
Kansas Farmers Mutual Insurance Association, Upland, Kan	60,939	16,480	38,459	176,481	None.	130,993
Marshall County Farmers Mutual Insurance Co., Marysville, Kan	7,898	3,199	5,348	43,659	None.	10,352
Miami Farmers Mutual Fire Insurance Co., Paola, Kan	12,233	5,375	9,287	18,823	340	7,656
Mennonite Mutual Fire Insurance Co., Newton, Kan	101,293	64,334	96,247	316,454	2,035	71,738
Republic County Mutual Fire Insurance Co., Belleville, Kan	44,950	25,104	41,955	203,796	300	61,744
Southern Kansas Mutual Insurance Co., Wellington, Kan	62,042	32,916	55,515	307,708	None.	74,956
Totals	$887,430	$437,186	$759,582	$2,632,782	$24,849	$1,157,581

TABLE II.—CONDITION AND GENERAL BUSINESS OF MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES AUTHORIZED IN KANSAS, YEAR ENDING DECEMBER 31, 1918.

Companies.	Risks written during 1918.	Insurance in force December 31, 1918.	Premiums and assessments received, 1918.	Total income, 1918.	Losses paid, 1918.	Total disbursements.	Admitted assets.
Fitchburg Mutual Insurance Co., Fitchburg, Mass.	$34,325,610	$37,238,446	$341,958	$356,037	$140,593	$291,989	$302,273
Grain Dealers' National Insurance Co., Indianapolis, Ind.	50,010,272	53,460,418	287,294	618,262	249,430	416,598	1,060,429
Indiana Lumbermen's Mutual Insurance Co., Indianapolis, Ind.	37,246,365	32,885,264	657,712	703,233	248,410	588,987	950,245
Millers' Mutual Insurance Association, Alton, Ill.	55,879,548	48,050,335	500,563	538,292	329,092	447,275	858,152
Pennsylvania Millers' Insurance Co., Wilkes-Barre, Pa.	25,609,604	29,129,342	376,771	405,377	152,878	239,256	885,104
Totals	$203,071,299	$200,813,805	$2,164,298	$2,621,201	$1,120,403	$1,984,105	$4,056,203

TABLE II.—Concluded.

Companies.	Dividends to policy-holders.	Liabilities including reserves.	Surplus.	Kansas business during 1918.			
				Net risks written.	Net premiums received.	Net losses paid.	Net losses incurred.
Fitchburg Mutual Insurance Co., Fitchburg, Mass.	$54,836	$221,037	$81,236	$803,712	$10,791	$471	$893
Grain Dealers' National Insurance Co., Indianapolis, Ind.	None.	457,236	603,193	5,542,351	85,659	26,513	27,828
Indiana Lumbermen's Mutual Insurance Co., Indianapolis, Ind.	235,252	356,959	593,286	820,875	11,040	4,433	9,433
Millers' Mutual Insurance Association, Alton, Ill.	None.	352,263	505,889	780,551	55,374	46,434	55,434
Pennsylvania Millers' Inurance Co., Wilkes-Barre, Pa.	None.	44,076	841,028	552,646	10,150	2,876	3,116
Totals	$290,088	$1,431,524	$2,624,632	$8,500,135	$173,014	$80,727	$90,704

TABLE III.—BUSINESS OF MUTUAL HAIL INSURANCE COMPANIES IN KANSAS FOR YEAR ENDING DECEMBER 31, 1918.

Companies.	Insurance written during year.	Balance from 1917.	Total premiums collected on 1918 business.	Total income during 1918.	Grand total.	Total paid policy-holders.	All other expenditures except borrowed money repaid.	Total expenditures.
Farmers' Hail Insurance Co., Hutchinson, Kan	$1,032,837	$4,384	$35,653	$36,556	$40,940	$4,499	$17,984	$22,484
Farmers' Union Mutual Hail Insurance Company of Kansas, Salina, Kan	523,796	3,409	26,459	30,918	34,327	14,006	9,662	24,711
Grain Growers' Hail Insurance Co., Topeka, Kan	921,575	5,850	30,296	30,296	36,146	5,723	17,122	22,845
Kansas Home Hail Insurance Co., Topeka, Kan	2,105,814	4,029	84,824	85,824	89,853	23,597	42,880	67,476
McPherson Hail Insurance Co., McPherson, Kan	1,361,752	7,849	54,085	54,877	62,726	20,731	37,255	59,785
Sterling Insurance Co., Sterling, Kan	*							
Totals	$5,945,774	$25,521	$231,317	$238,471	$263,992	$68,556	$124,903	$197,301

*No business transacted during 1918.

TABLE III.—Continued.

Companies.	Cash and invested assets.	Borrowed money repaid.	Assets in premium notes.				Total resources including premium notes.
			Notes on which assessments are over six months past due.	Notes on which assessments are over three months past due.	Notes on which assessments are not over three months past due.	Notes on which assessments are fully paid.	
Farmers' Hail Insurance Co., Hutchinson, Kan	$7,310	None.	$1,840	None.	$518	None.	$18,460
Farmers' Union Mutual Hail Insurance Co. of Kansas, Salina, Kan	7,172	$1,043	644	$1,800			9,616
Grain Growers' Hail Insurance Co., Topeka, Kan	5,456	None.	4,986	2,497			13,301
Kansas Home Hail Insurance Co., Topeka, Kan	12,825	1,000	3,292				22,377
McPherson Hail Insurance Co., McPherson, Kan	2,271	1,799	None.	None.			2,271
Sterling Insurance Co., Sterling, Kan	*						
Totals	$35,034	$3,842	$10,762	$4,297	$518		$66,025

*No business transacted during 1918.

TABLE III.—CONCLUDED.

COMPANIES.	Unpaid losses.	All other liabilities.	Total liabilities (including all unpaid losses.)	Kansas business during 1918.			
				Premiums received on business of 1916.	Losses incurred.	Losses paid.	Percent of losses paid.
Farmers' Hail Insurance Co., Hutchinson, Kan	None.	$352	$352	$35,653	$1,075	$1,075	100
Farmers' Union Mutual Hail Insurance Company of Kansas, Salina, Kan	None.	None.	None.	26,459	1,617	1,617	100
Grain Growers' Hail Insurance Co., Topeka, Kan	None.	None.	None.	30,296	2,028	2,028	100
Kansas Home Hail Insurance Co., Topeka, Kan	$333	177	510	84,824	23,390	23,057	98
McPherson Hail Insurance Co., McPherson, Kan	None.	None.	None.	54,085	14,838	14,838	100
Sterling Insurance Co., Sterling, Kan*	.....	.....	.....	.....	.....	.....	.....
Totals	$333	$529	$862	$231,317	$57,348	$42,615	.....

*No business transacted during 1918.

TABLE IV.—BUSINESS OF MUTUAL HAIL INSURANCE COMPANIES FOR YEAR ENDING DECEMBER 31, 1918.

COMPANIES.	Began business.	Sources of income during 1918.				Disbursements during 1918.		
		Received from members on 1916 business.	Received from members on business of previous year.	Borrowed money.	Income from all other sources.	Paid on losses occurring during 1916.	Salaries or commissions paid agents.	
							1917.	1918.
Farmers' Hail Insurance Co., Hutchinson, Kan	1912	$35,653	$570	None.	$903	$1,075	$180	$7,295
Farmers' Union Mutual Hail Insurance Co. of Kansas, Salina, Kan	1915	26,459	314	$1,040	3,419	1,617	None.	3,118
Grain Growers' Hail Insurance Co., Topeka, Kan	1900	30,296	None.	None.	None.	2,028	None.	9,114
Kansas Home Hail Insurance Co., Topeka, Kan	1913	84,824	None.	1,000	None.	23,057	19	35,311
McPherson Hail Insurance Co., McPherson, Kan	1899	54,085	139	299	354	14,838	54	18,535
Sterling Insurance Co., Sterling, Kan*	.....	.....	.....	.....	.....	1,918	.....	.....
Totals	.....	$231,317	$1,023	$2,339	$4,676	$42,615	$253	$73,373

*No business written during 1918.

TABLE IV.—CONTINUED.

Companies.	Disbursements during 1916—*concluded*.				Expense percentages.			
	Officers and directors' salaries and clerk hire.	All other expenses.	Borrowed money repaid.	Dividends to members during 1918.	Commissions to total paid by members on 1918 business.	Salaries and clerk hire to total income except borrowed money.	All other expenses to total income except borrowed money.	Total expenses to total income except borrowed money.
					Percent.	*Percent.*	*Percent.*	*Percent.*
Farmers' Hail Insurance Co., Hutchinson, Kan	$6,781	$3,809	None.	$3,424	.20	.18	.24	.61
Farmers' Union Mutual Hail Insurance Company of Kansas, Salina, Kan	1,374	2,272	3,941	12,390	.12	.05	.11	.79
Grain Growers' Hail Insurance Co., Topeka, Kan	3,146	2,073	None.	3,695	.31	.10	.07	.75
Kansas Home Hail Insurance Co., Topeka, Kan	3,218	4,331	1,000	539	.41	.04	.05	.79
McPherson Hail Insurance Co., McPherson, Kan	1,054	17,666	1,799	5,893	.34	.02	.35	71
Sterling Insurance Co., Sterling, Kan	*							
Totals	$15,573	$30,151	$6,740	$25,941				

*No business written during 1918.

TABLE IV.—CONCLUDED.

Companies.	Admitted assets and reserve fund.						
	Cash in company's office December 31, 1916.	Deposited in banks December 31, 1916.	All other admitted assets.	Total admitted assets.	Amount of admitted assets held in reserve fund December 31, 1918.	Amount added to reserve fund during 1916.	Total reserve fund December 31, 1918.
Farmers' Hail Insurance Co., Hutchinson, Kan	$1,328	$5,982	$8,788	$16,098	$1,500	$7,000	$8,500
Farmers' Union Mutual Hail Insurance Company of Kansas, Salina, Kan	None.	3,672	3,500	7,172	1,485	2,646	4,131
Grain Growers' Hail Insurance Co., Topeka, Kan	37	2,419	3,000	5,456	None.	3,000	3,000
Kansas Home Hail Insurance Co., Topeka, Kan	588	11,088	1,149	12,825	None.	8,482	8,482
McPherson Hail Insurance Co., McPherson, Kan	178	2,093	None.	2,271	6,072	5,409	2,271
Sterling Insurance Co., Sterling, Kan	*						
Totals	$2,131	$25,254	$16,437	$43,822	$9,057	$26,537	$26,384

*No business written during 1918.

TABLE V.—BUSINESS OF MUTUAL BURIAL ASSOCIATIONS OF KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	Balance December 31, 1917.	Premium income.	Total income.	Total paid to members.	Total disbursements.	Admitted assets.	Liabilities except capital.	Capital stock.	Surplus.	Losses unpaid.
American Industrial Insurance Co., Topeka, Kan	None.	$3,916	$20,670	$430	$9,911	$10,759	$366	$9,689	$703	$366
National Industrial Insurance Co., Topeka, Kan	$39,621	18,119	27,420	8,159	21,955	45,086	17,506	2,000	25,580	None.
Reserve Health and Accident Insurance Co., Topeka, Kan	11,089	25,073	30,891	12,741	26,002	16,504	279	13,800	2,425	.....
Totals	$50,710	$47,108	$78,981	$21,330	$57,868	$72,349	$18,151	$25,489	$28,708	$366

TABLE VI.—SUMMARY OF ACCOUNTS OF RECIPROCAL OR INTERINSURANCE EXCHANGES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	Balance December 31, 1917.	Total premium deposits.	Total income.	Losses paid.	Unused deposits returned to members.	Total disbursements.	Admitted assets.
American Interinsurance Exchange, Kansas City, Mo	$120,172	$74,892	$95,055	$53,561	$11,729	$90,416	$63,160
Bankers' Interinsurance Alliance of America, Kansas City, Mo	42,649	26,078	26,662	7,951	8,457	24,418	44,803
Canners' Ex. Subscribers at Warner Interinsurance Bureau, Chicago, Ill.	542,046	628,317	709,136	197,710	95,978	490,020	758,057
Druggists' Indemnity Exchange, St. Louis, Mo	111,643	157,568	160,813	40,593	51,247	140,224	131,446
Illinois Automobile Insurance Exchange, Bloomington, Ill*	50,220	173,413	173,413	58,533	137	155,547	68,086
Indemnity Exchange, Chicago, Ill	482,475	144,336	146,504	67,938	18,833	141,258	111,704
Individual Underwriters, New York, N. Y	852,436	470,756	537,998	166,805	204,735	446,601	946,631
Lumberman's Exchange, Kansas City, Mo	93,401	88,024	94,884	35,285	28,722	85,207	103,078
National Interinsurance Bureau, Kansas City, Mo	54,747	59,374	59,587	13,682	8,480	42,131	69,438
New York Reciprocal Underwriters, New York, N. Y	2,348,998	777,529	851,024	236,483	482,110	837,355	2,383,861
Reciprocal Annex, Kansas City, Mo	80,931	54,738	62,208	26,953	22,872	63,690	79,449
Reciprocal Exchange, Kansas City, Mo	1,072,900	650,665	675,685	272,157	154,011	635,534	722,833
Reciprocal Underwriters, Kansas City, Mo	126,715	89,661	99,474	36,475	27,730	86,613	139,576
Western Reciprocal Underwriters, Kansas City, Mo	108,474	248,457	276,092	106,291	33,194	239,021	145,372
Wholesale Grocers' Reciprocal Indemnity Exchange, St. Louis, Mo	184,474	83,973	108,574	97,701	1,948	143,646	55,719
Wholesale Grocery Sub's. at Warner Interinsurance Bureau, Chicago, Ill.	158,432	263,823	415,322	103,425	38,471	277,881	295,897
Totals	$6,430,713	$3,991,604	$4,492,431	$1,521,543	$1,188,644	$3,899,562	$6,119,110

* Writes full coverage.

TABLE VI.—CONCLUDED.

COMPANIES.	Liabilities.	Surplus in excess of statutory requirements.	Net amount of insurance in force December 31, 1918.	Kansas business.			
				Net risks written.	Net premiums received.	Net losses paid.	Net losses incurred.
American Interinsurance Exchange, Kansas City, Mo	$30,602	$32,558	$5,028,425	$194,312	$2,627	$37	$37
Bankers' Interinsurance Alliance of America, Kansas City, Mo	31,633	13,170	2,123,615	455,500	3,395	804	804
Canners' Ex. Subscribers at Warner Interinsurance Bureau, Chicago Ill	293,811	464,246	36,542,996	67,160	1,130	None.	None.
Druggists' Indemnity Exchange, St. Louis, Mo	62,764	68,652	10,725,145	186,200	1,907	25	25
Illinois Automobile Insurance Exchange, Bloomington, Ill.*	66,958	1,129	5,035,200	480,600	1,513	3,021	3,622
Indemnity Exchange, Chicago, Ill	62,856	48,848	11,602,108	1,296,550	14,285	3,038	3,038
Individual Underwriters, New York, N. Y	831,978	114,653	68,128,078	1,714,900	17,002	254	None.
Lumberman's Exchange, Kansas City, Mo	64,986	38,092	7,223,721	2,464,158	30,472	14,087	14,087
National Interinsurance Bureau, Kansas City, Mo	37,716	31,722	3,525,661	645,300	9,126	1,047	1,047
New York Reciprocal Underwriters, New York, N. Y	777,289	1,606,572	221,288,171	4,105,200	5,789	100	100
Reciprocal Annex, Kansas City, Mo	36,885	42,564	4,382,041	1,608,033	20,968	11,994	11,994
Reciprocal Exchange, Kansas City, Mo	296,007	426,826	49,826,481	2,592,934	28,334	10,372	10,372
Reciprocal Underwriters, Kansas City, Mo	64,342	75,234	6,936,758	2,642,809	34,422	15,727	15,727
Western Reciprocal Underwriters, Kansas City, Mo	102,993	42,379	17,144,850	1,807,050	19,450	14,577	14,729
Wholesale Grocers Reciprocal Indemnity Exchange, St. Louis, Mo	41,833	13,887	10,100,142	95,900	907	None.	None.
Wholesale Grocery Sub's. at Warner Interinsurance Bureau, Chicago, Ill.	107,917	187,981	22,688,550	439,500	4,122	None.	None.
Totals	$2,910,570	$3,208,543	$482,301,942	$20,796,106	$195,449	$75,083	$75,582

*Writes full coverage.

TABLE VII.—SUMMARY OF ACCOUNTS OF RECIPROCAL OR INTERINSURANCE EXCHANGES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Exchanges.	Balance December 31, 1917.	Total premium deposits.	Total income.	Losses paid.	Unused deposits returned to members.	Total disbursements.
Associated Employers Reciprocal, Chicago, Ill.	$869,877	$1,231,497	$1,392,304	$368,365	$123,461	$1,179,609
Belt Automobile Indemnity Association, El Paso, Ill.	113,568	441,200	671,928	287,204	None.	569,677
Casualty Reciprocal Exchange, Kansas City, Mo.	886,297	636,049	853,241	226,405	91,971	426,793
Consolidated Underwriters, Kansas City, Mo.	1,221,441	2,206,184	2,471,203	1,192,730	165,595	1,995,579
Employers' Indemnity Exchange, Kansas City, Mo.	223,359	96,630	140,008	122,546	55,671	247,560
United States Automobile Insurance Exchange, Kansas City, Mo.	57,532	67,824	114,885	23,286	3,197	46,081
Utilities Indemnity Exchange, St. Louis, Mo.	313,960	285,883	288,324	127,065	41,948	299,174
Totals	$3,686,034	$4,965,267	$5,931,893	$2,347,601	$481,843	$4,764,473

TABLE VII.—Concluded.

Exchanges.	Admitted assets.	Liabilities.	Surplus in excess of statutory requirements.	Kansas business.		
				Net premium deposits.	Net losses paid.	Net losses incurred.
Associated Employers Reciprocal, Chicago, Ill.	$1,013,211	$683,813	$329,398	$126,040	$53,606	$71,425
Belt Automobile Indemnity Association, El Paso, Ill.	242,824	183,911	58,913	22,059	8,385	9,534
Casualty Reciprocal Exchange, Kansas City, Mo.	676,736	266,040	410,696	12,828	1,411	1,238
Consolidated Underwriters, Kansas City, Mo.	1,668,155	922,388	745,767	137,684	59,933	59,933
Employers' Indemnity Exchange, Kansas City, Mo.	77,519	73,001	4,518	787	890	587
United States Automobile Insurance Exchange, Kansas City, Mo.	54,848	28,365	26,482	5,042	376	376
Utilities Indemnity Exchange, St. Louis, Mo.	171,281	111,475	59,806	15,145	10,164	7,736
Totals	$3,904,574	$2,268,993	$1,635,580	$319,585	$134,765	$150,829

TABLE VIII.—CONDITION AND GENERAL BUSINESS OF STOCK FIRE INSURANCE COMPANIES OF THE UNITED STATES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	Cash capital.	Premiums received.	Total income.	Losses paid.	Dividends to stockholders.
Ætna Insurance Company, Hartford, Conn	$5,000,000	$18,318,256	$19,514,524	$8,807,806	$1,000,000
Agricultural Insurance Company, Watertown, N. Y	500,000	3,552,516	3,944,010	1,635,845	200,000
Alliance Insurance Company, Philadelphia, Pa	750,000	2,052,760	2,199,606	1,017,578	75,000
American Alliance Insurance Company, New York	1,000,000	1,104,607	1,242,886	422,902	135,000
American Automobile Insurance Company, St. Louis, Mo	300,000	2,482,262	2,539,161	1,000,213	36,000
American Central Insurance Company, St. Louis, Mo	1,000,000	2,174,178	2,335,555	1,173,752	None.
American Druggists' Fire Insurance Company, Cincinnati, Ohio	200,000	190,788	212,125	60,882	20,000
American Insurance Company, Newark, N. J	2,000,000	6,676,877	7,650,801	2,763,005	400,000
American Eagle Fire Insurance Company, New York, N. Y	1,000,000	1,507,243	2,798,016	411,673	130,000
American National Fire Insurance Company, Columbus, Ohio	350,000	118,824	150,496	37,361	None.
Automobile Insurance Company of Hartford, Conn	2,000,000	7,834,171	8,146,901	3,271,569	200,000
Boston Insurance Company, Boston, Mass	1,000,000	7,565,251	7,980,779	3,552,760	240,000
Central States Fire Insurance Company, Wichita, Kan	151,550	93,315	129,555	31,710	None.
Citizens' Insurance Company, St. Louis, Mo	200,000	400,847	434,331	161,092	16,000
Columbia Insurance Company, Jersey City, N. J	400,000	573,580	627,925	241,512	None.
Columbian National Fire Insurance Company, Detroit, Mich	976,675	721,851	816,222	465,489	39,067
Commercial Union Fire Insurance Company, New York, N. Y	200,000	1,019,894	1,073,505	456,458	20,000
Concordia Fire Insurance Company, Milwaukee, Wis	750,000	2,062,683	2,234,585	859,998	75,000
Connecticut Fire Insurance Company, Hartford, Conn	1,000,000	6,376,684	6,700,744	2,627,743	275,000
Continental Insurance Company, New York, N. Y	10,000,000	13,853,412	17,536,541	5,737,098	1,400,000
County Fire Insurance Company, Philadelphia, Pa	400,000	331,156	375,267	157,818	20,000
Detroit Fire and Marine Insurance Company, Detroit, Mich	500,000	1,102,071	1,223,386	567,837	60,000
Equitable Fire and Marine Insurance Company, Providence, R. I	500,000	773,102	844,884	380,464	50,000
Fidelity Phenix Fire Insurance Company, New York, N. Y	2,500,000	12,194,218	14,059,725	4,951,213	550,000
Fire Association of Philadelphia, Philadelphia, Pa	1,000,000	7,602,656	8,182,615	3,392,373	400,000
Fireman's Fund Insurance Company, San Francisco, Cal	1,500,000	13,646,648	14,309,891	8,230,243	300,000
Firemen's Insurance Company, Newark N. J	1,250,000	4,655,568	5,092,386	1,981,909	300,000
Franklin Fire Insurance Company, Philadelphia, Pa	500,000	1,593,461	2,003,317	548,797	50,000
Girard Fire and Marine Insurance Company, Philadelphia, Pa	500,000	1,379,794	1,545,235	453,071	60,000
Glens Falls Insurance Company, Glens Falls, N. Y	500,000	4,536,348	4,905,504	2,169,968	185,000
Great American Insurance Company, New York, N. Y	5,000,000	17,056,595	19,865,225	8,466,471	600,000
Hanover Fire Insurance Company, New York, N. Y	1,000,000	3,674,470	3,959,422	1,988,775	100,000
Hartford Fire Insurance Company, Hartford, Conn	2,000,000	30,873,004	32,131,561	14,386,406	800,000
Home Fire and Marine Insurance Company, San Francisco, Cal	500,000	1,046,030	1,084,782	168,129	None.
Home Insurance Company, New York, N. Y	6,000,000	31,598,247	33,701,319	14,192,545	1,500,000

Imperial Assurance Company, New York, N. Y.	200,000	594,049	1,012,822	248,397	20,000
Insurance Company of North America, Philadelphia, Pa.	4,000,000	20,784,335	22,037,658	10,629,416	640,000
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.	1,000,000	2,793,034	3,436,598	1,546,901	None.
Mechanics Insurance Company, Philadelphia, Pa.	250,000	828,263	936,183	347,153	25,000
Mechanics' and Traders' Insurance Company, New Orleans, La.	300,000	927,249	1,003,010	461,286	None.
Mercantile Insurance Company of America, New York, N. Y.	1,000,000	1,770,112	1,901,290	825,116	100,000
Michigan Fire and Marine Insurance Company, Detroit, Mich.	400,000	1,115,644	1,194,270	567,301	40,000
Milwaukee Mechanics' Insurance Company, Milwaukee, Wis.	1,250,000	2,956,019	3,207,648	1,271,770	155,000
Minneapolis Fire and Marine Insurance Company, Minneapolis, Minn.	200,000	884,592	950,762	485,589	20,000
National Fire Insurance Company, Hartford, Conn.	2,000,000	13,114,949	13,868,767	6,258,518	400,000
National-Ben Franklin Fire Insurance Company, Pittsburg, Pa.	1,000,000	2,505,447	2,701,345	1,084,123	120,000
National Liberty Fire Insurance Company of America, New York, N. Y.	1,000,000	5,244,641	6,650,004	2,523,515	200,000
National Union Fire Insurance Company, Pittsburg, Pa.	1,000,000	3,281,418	3,478,081	1,984,423	100,000
Newark Fire Insurance Company, Newark, N. J.	500,000	1,864,776	1,966,949	877,043	31
New Hampshire Fire Insurance Company, Manchester, N. H.	1,500,000	4,010,763	4,333,439	1,787,532	180,006
New York National Insurance Company, Buffalo, N. Y.	200,000	476,861	491,817	309,060	None.
Niagara Fire Insurance Company, New York, N. Y.	1,000,000	6,422,070	6,832,064	2,976,882	250,000
North River Insurance Company, New York, N. Y.	600,000	3,873,942	4,107,579	1,526,032	59,978
Northwestern National Insurance Company, Milwaukee, Wis.	1,000,000	4,095,487	4,444,022	1,705,645	185,000
Northwestern Fire and Marine Insurance Company, Minneapolis, Minn.	400,000	619,684	1,165,415	289,688	40,000
Orient Insurance Company, Hartford, Conn.	1,000,000	2,310,713	2,471,315	1,010,614	100,000
Pennsylvania Fire Insurance Company, Philadelphia, Pa.	750,000	4,339,056	4,735,530	2,392,297	375,000
Phœnix Insurance Company, Hartford, Conn.	3,000,000	9,237,460	10,188,352	3,941,057	697,589
Preferred Risk Fire Insurance Company, Kansas City, Kan.	400,000	84,930	*700,122	7,535	None.
Providence Washington Insurance Company, Providence, R. I.	1,000,000	6,072,655	6,377,237	3,638,882	120,000
Queen Insurance Company, New York, N. Y.	2,000,000	8,133,762	8,645,651	3,569,291	500,000
Reliance Insurance Company, Philadelphia, Pa.	400,000	993,367	1,056,381	440,275	24,000
Retailers Fire Insurance Company, Oklahoma City, Okla.	104,760	123,655	144,844	39,714	None.
Rhode Island Insurance Company, Providence, R. I.	500,000	1,546,601	1,629,377	627,784	50,000
Safeguard Insurance Company, New York, N. Y.	200,000	258,296	284,477	76,897	None.
Security Insurance Company, New Haven, Conn.	1,000,000	4,254,107	4,496,208	1,814,870	80,000
Springfield Fire and Marine Insurance Company, Springfield, Mass.	2,500,000	8,900,343	9,470,737	3,940,445	250,000
Standard Fire Insurance Company, Hartford, Conn.	500,000	723,468	782,483	340,046	None.
Star Insurance Company of America, New York, N. Y.	400,000	638,406	686,236	241,421	30,000
Sterling Fire Insurance Company, Indianapolis, Ind.	850,000	807,198	925,433	390,100	25,500
St. Paul Fire and Marine Insurance Company, St. Paul, Minn.	1,000,000	10,467,423	11,051,060	6,379,471	300,000
Twin City Fire Insurance Company, Minneapolis, Minn.	500,000	99,604	154,747	86,942	None.
United States Fire Insurance Company, New York, N. Y.	1,400,000	5,305,856	5,725,799	2,299,656	140,031
Westchester Fire Insurance Company, New York, N. Y.	1,000,000	6,779,504	7,126,891	3,316,103	250,000
Totals	$89,732,985	$360,083,086	$393,925,390	$169,031,055	$14,713,202

* Includes $594,775 stock subscription.

TABLE VIII.—CONCLUDED.

COMPANIES.	Total disbursements.	Total admitted assets.	Liabilities except capital stock.	Surplus.	Insurance in force December 31, 1918.
Ætna Insurance Company, Hartford Conn	$16,854,046	$32,074,778	$18,170,745	$8,904,033	$2,532,256,298
Agricultural Insurance Company, Watertown, N. Y	3,384,206	6,168,420	3,737,561	1,930,858	568,987,500
Alliance Insurance Company, Philadelphia, Pa	1,730,578	3,831,946	1,765,002	1,316,944	225,849,679
American Alliance Insurance Company, New York, N. Y	1,000,738	3,021,208	967,689	1,044,519	194,711,542
American Automobile Insurance Company, St. Louis, Mo	2,114,864	2,300,306	1,832,874	167,433	.....
American Central Insurance Company, St. Louis, Mo	2,076,873	4,562,928	2,324,949	1,237,979	379,760,240
American Druggists' Fire Insurance Company, Cincinnati, Ohio	165,941	557,341	120,391	236,950	19,323,805
American Insurance Company, Newark, N. J	5,917,072	13,623,744	8,923,231	2,700,512	1,276,899,317
American Eagle Fire Insurance Company, New York, N. Y	2,388,928	3,134,802	1,234,230	900,572	162,898,515
American National Fire Insurance Company, Columbus, Ohio	106,667	650,612	86,049	214,564	10,694,564
Automobile Insurance Company of Hartford, Conn	6,164,195	9,216,201	5,382,334	1,833,867	597,851,330
Boston Insurance Company, Boston, Mass	6,450,645	11,047,647	6,823,509	3,224,137	789,620,163
Central States Fire Insurance Company, Wichita, Kan	105,284	285,414	60,306	73,558	6,787,096
Citizens' Insurance Company, St. Louis, Mo	338,878	1,186,668	699,871	286,797	44,882,268
Columbia Insurance Company, Jersey City, N. J	412,669	1,459,099	310,613	748,486	32,382,380
Columbian National Fire Insurance Company, Detroit, Mich	831,064	1,765,473	668,729	120,069	92,807,496
Commercial Union Fire Insurance Company, New York, N. Y	880,322	1,607,579	1,024,181	383,398	166,616,295
Concordia Fire Insurance Company, Milwaukee, Wis	1,960,552	3,404,843	2,151,475	503,368	349,344,319
Connecticut Fire Insurance Company, Hartford, Conn	5,523,896	9,457,835	6,406,091	2,051,744	1,022,006,432
Continental Insurance Company, New York, N. Y	13,626,364	36,458,187	16,285,372	10,172,816	2,530,162,553
County Fire Insurance Company, Philadelphia, Pa	307,025	1,085,003	484,517	200,486	61,628,390
Detroit Fire and Marine Insurance Company, Detroit, Mich	1,096,073	2,814,038	1,149,581	1,164,457	183,007,555
Equitable Fire and Marine Insurance Company, Providence, R. I	734,986	1,625,456	630,661	494,795	81,946,786
Fidelity Phenix Fire Insurance Company, New York, N. Y	10,640,825	22,304,214	13,771,529	6,032,685	2,071,624,778
Fire Association of Philadelphia, Philadelphia, Pa	6,718,213	13,481,581	8,881,958	3,599,624	1,249,240,562
Fireman's Fund Insurance Company, San Francisco, Cal	13,458,463	17,939,823	12,422,715	4,017,108	1,282,138,419
Firemen's Insurance Company, Newark, N. J	4,174,704	8,530,980	5,034,835	2,246,144	768,436,349
Franklin Fire Insurance Company, Philadelphia, Pa	1,148,337	3,772,414	2,590,202	682,212	2[illegible],611,604
Girard Fire and Marine Insurance Company, Philadelphia, Pa	1,303,919	2,881,418	2,008,383	373,035	280,338,360
Glens Falls Insurance Company, Glens Falls, N. Y	4,206,801	7,884,153	4,823,799	2,560,354	732,047,256
Great American Insurance Company, New York, N. Y	16,246,283	30,716,447	15,231,513	10,484,934	2,509,617,867
Hanover Fire Insurance Company, New York, N. Y	3,739,707	5,840,185	4,199,994	640,191	652,603,803
Hartford Fire Insurance Company, Hartford, Conn	26,582,433	39,723,889	28,600,229	9,123,660	4,070,755,556
Home Fire and Marine Insurance Company, San Francisco, Cal	541,736	2,029,320	683,161	846,159	61,001,614
Home Insurance Company, New York, N. Y	27,416,754	50,291,006	29,034,302	15,256,704	4,434,825,147

Imperial Assurance Company, New York, N. Y	507,125	1,585,735	574,762	810,973	123,933,566
Insurance Company of North America, Philadelphia, Pa	19,133,744	30,863,269	17,861,541	9,001,727	2,175,502,090
Insurance Company of the State of Pennsylvania, Philadelphia, Pa	3,088,553	4,737,533	3,426,615	310,918	414,198,083
Mechanics' Insurance Company, Philadelphia, Pa	818,046	1,771,130	1,209,425	311,705	159,754,144
Mechanics' and Traders' Insurance Company, New Orleans, La	820,038	1,939,043	876,205	762,838	144,691,950
Mercantile Insurance Company of America, New York, N. Y	1,649,462	3,486,704	1,564,893	921,811	301,070,848
Michigan Fire and Marine Insurance Company, Detroit, Mich	1,116,077	1,950,400	1,120,838	429,562	186,341,980
Milwaukee Mechanics' Insurance Company, Milwaukee, Wis	2,682,930	6,079,240	3,513,047	1,316,193	565,087,209
Minneapolis Fire and Marine Insurance Company, Minneapolis, Minn	855,469	806,827	543,317	63,510	75,235,198
National Fire Insurance Company, Hartford, Conn	11,927,771	21,263,293	14,588,051	4,675,242	2,196,530,060
National-Ben Franklin Fire Insurance Company, Pittsburg, Pa	2,333,002	4,305,274	2,683,563	621,711	412,715,351
National Liberty Fire Insurance Company of America, New York, N. Y	5,314,799	10,004,668	6,214,228	2,790,439	958,789,624
National Union Fire Insurance Company, Pittsburg, Pa	3,470,557	5,215,674	3,449,586	766,087	526,348,424
Newark Fire Insurance Company, Newark, N. J	1,592,435	2,744,002	1,683,949	560,053	274,548,226
New Hampshire Fire Insurance Company, Manchester, N. H	3,605,877	8,011,410	4,374,108	2,137,302	698,069,708
New York National Insurance Company, Buffalo, N. Y	520,746	511,898	268,943	42,956	20,798,077
Niagara Fire Insurance Company, New York, N. Y	5,739,428	10,286,584	6,169,477	3,117,107	965,239,090
North River Insurance Company, New York, N. Y	3,171,837	5,322,165	3,314,683	1,407,482	485,422,577
Northwestern National Insurance Company, Milwaukee, Wis	3,696,671	8,679,305	6,009,402	1,669,903	874,567,203
Northwestern Fire and Marine Insurance Company, Minneapolis, Minn	1,091,045	1,438,440	891,602	146,837	68,735,313
Orient Insurance Company, Hartford, Conn	2,074,221	4,596,114	2,406,416	1,189,698	423,492,278
Pennsylvania Fire Insurance Company, Philadelphia, Pa	4,587,263	8,526,073	5,930,244	1,845,829	921,121,949
Phœnix Insurance Company, Hartford, Conn	8,401,719	19,706,198	9,199,786	7,506,412	1,466,678,304
Preferred Risk Fire Insurance Company, Kansas City, Kan	*148,824	854,286	89,438	364,848	6,084,936
Providence Washington Insurance Company, Providence, R. I	5,957,515	7,350,772	4,208,583	2,142,188	551,936,757
Queen Insurance Company, New York, N. Y	7,358,736	14,457,150	7,796,700	4,660,450	1,186,518,917
Reliance Insurance Company, Philadelphia, Pa	923,001	1,689,105	1,152,317	136,788	171,058,090
Retailers Fire Insurance Company, Oklahoma City, Okla	106,977	272,748	72,593	95,395	10,511,585
Rhode Island Insurance Company, Providence, R. I	1,311,232	2,362,605	1,453,471	409,134	246,114,207
Safeguard Insurance Company, New York, N. Y	186,011	798,680	255,172	343,508	51,292,684
Security Insurance Company, New Haven, Conn	3,526,556	5,823,675	3,861,075	962,600	618,848,895
Springfield Fire and Marine Insurance Company, Springfield, Mass	7,741,320	14,742,702	9,164,342	3,078,360	1,484,970,034
Standard Fire Insurance Company, Hartford, Conn	684,188	1,550,328	723,800	326,528	136,061,249
Star Insurance Company of America, New York, N. Y	500,351	1,577,568	666,374	511,194	95,590,797
Sterling Fire Insurance Company, Indianapolis, Ind	710,685	2,024,350	697,710	476,640	90,850,577
St. Paul Fire and Marine Insurance Company, St. Paul, Minn	10,405,972	14,026,944	8,722,408	4,304,536	1,175,764,629
Twin City Fire Insurance Company, Minneapolis, Minn	139,704	780,495	121,274	159,221	22,952,752
United States Fire Insurance Company, New York, N. Y	4,785,622	8,636,661	5,211,525	2,025,136	776,937,580
Westchester Fire Insurance Company, New York, N. Y	6,234,288	8,563,080	6,223,574	1,339,506	978,465,751
Totals	$329,269,838	$605,375,086	$356,826,618	$159,481,479	$49,726,496,530

* Includes $106,450 stock sale commission.

TABLE IX.—CONDITION AND GENERAL BUSINESS OF STOCK FIRE INSURANCE COMPANIES OF FOREIGN COUNTRIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	Deposit capital.	Premiums received.	Total income.	Losses paid.	Total disbursements.
British America Assurance Company, Toronto, Ontario	$200,000	$1,724,251	$2,087,720	$899,061	$1,828,886
Caledonian Insurance Company, Edinburgh, Scotland	325,000	2,114,679	2,431,192	1,032,627	2,022,990
Commercial Union Assurance Company, Ltd., London, England	1,000,000	9,271,133	9,948,601	4,597,456	9,073,454
Eagle, Star and British Dominions Insurance Company, Ltd., London, England	300,000	1,198,600	1,245,846	434,026	939,874
General Fire Assurance Company, Paris, France	316,000	887,606	934,666	393,656	747,453
Indemnity Mutual Marine Assurance Company, Ltd., London, England	300,000	912,239	997,649	591,776	913,750
Liverpool and London and Globe Insurance Company, Ltd., Liverpool, England	600,000	11,618,841	12,259,592	5,643,911	10,945,015
London Assurance Corporation, London, England	240,000	4,273,980	4,900,234	2,359,240	4,636,753
London and Lancashire Fire Insurance Company, Ltd., Liverpool, England	510,000	3,556,540	3,789,557	1,442,738	3,158,321
North British and Mercantile Insurance Company, London, England	400,000	6,777,754	7,131,640	3,413,003	6,697,900
Northern Assurance Company, Ltd., London, England	200,000	4,817,762	5,085,381	2,287,845	4,564,223
Norwich Union Fire Insurance Society, Ltd., Norwich, England	400,000	3,560,559	4,068,229	1,575,325	3,591,514
Palatine Insurance Company, Ltd., London, England	318,000	2,580,676	2,800,496	1,226,137	2,398,169
Patriotic Assurance Company, Ltd., Dublin, Ireland	200,000	388,497	413,385	97,574	227,727
Phœnix Assurance Company, Ltd., London, England	510,000	3,637,010	4,045,213	1,720,752	3,633,697
Royal Insurance Company, Ltd., Liverpool, England	662,000	12,141,504	13,484,206	5,665,141	11,517,578
Royal Exchange Assurance, London, England	400,000	3,219,148	3,363,639	1,687,016	3,011,252
Sun Insurance Office, London, England	300,000	4,003,550	4,499,012	1,835,722	3,859,653
Svea Fire and Life Insurance Company, Ltd., Gothenburg, Sweden	200,000	1,543,134	1,617,910	695,884	1,341,095
Swiss Reinsurance Company, Zurich, Switzerland	200,000	2,413,416	2,535,131	964,571	1,828,997
Union Marine Insurance Company, Ltd., Liverpool, England	200,000	797,248	1,242,427	529,178	1,253,630
Western Assurance Company, Toronto, Ontario	400,000	3,019,362	3,680,206	1,804,729	3,166,401
Totals	$8,181,000	$84,457,189	$92,561,932	$40,897,368	$81,360,332

TABLE IX.—CONCLUDED.

COMPANIES.	Total assets.	Liabilities except capital stock.	Surplus.	Insurance in force December 31, 1918.
British America Assurance Company, Toronto, Ontario	$2,462,182	$1,645,684	$816,498	$253,022,683
Caledonian Insurance Company, Edinburgh, Scotland	3,000,606	2,120,634	879,972	311,269,174
Commercial Union Assurance Company, Ltd., London, England	12,444,648	9,233,621	3,211,027	1,504,937,027
Eagle, Star and British Dominions Insurance Company, Ltd., London, England	1,506,526	887,751	618,775	124,145,314
General Fire Assurance Company, Paris, France	1,422,918	903,531	519,387	133,603,015
Indemnity Mutual Marine Assurance Company, Ltd., London, England	1,240,272	539,446	40,825	69,876,648
Liverpool and London and Globe Insurance Company, Ltd., Liverpool, England	17,084,397	12,203,190	4,881,207	1,927,205,860
London Assurance Corporation, London, England	6,093,136	3,991,000	2,102,135	502,315,806
London and Lancashire Fire Insurance Company, Ltd., Liverpool, England	6,445,711	3,622,308	2,823,404	676,127,870
North British and Mercantile Insurance Company, London, England	10,373,470	7,053,176	3,320,295	1,285,101,487
Northern Assurance Company, Ltd., London, England	7,132,368	5,037,080	2,095,288	760,945,330
Norwich Union Fire Insurance Society, Ltd., Norwich, England	4,261,173	3,058,132	1,203,041	503,953,590
Palatine Insurance Company, Ltd., London, England	3,976,134	2,710,279	1,265,856	425,090,026
Patriotic Assurance Company, Ltd., Dublin, Ireland	829,513	274,708	554,805	26,997,107
Phœnix Assurance Company, Ltd., London, England	5,359,591	3,330,983	2,028,608	609,779,221
Royal Insurance Company, Ltd., Liverpool, England	18,269,657	12,804,156	5,465,521	1,943,702,919
Royal Exchange Assurance, London, England	4,219,966	2,804,052	1,415,913	419,133,950
Sun Insurance Office, London, England	5,862,308	4,493,434	1,368,874	735,478,310
Svea Fire and Life Insurance Company, Ltd., Gothenburg, Sweden	2,501,404	1,480,310	1,021,093	209,997,565
Swiss Reinsurance Company, Zurich, Switzerland	2,462,773	1,789,955	672,818	294,734,398
Union Marine Insurance Company, Ltd., Liverpool, England	1,299,200	765,505	533,695	122,208,377
Western Assurance Company, Toronto, Ontario	4,693,581	2,959,964	1,733,616	355,671,968
Totals	$122,941,534	$83,708,879	$38,563,653	$13,195,297,645

TABLE X.—KANSAS BUSINESS OF STOCK FIRE INSURANCE COMPANIES OF THE UNITED STATES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	Fire and Lightning.				Hail.			
	Risks written.	Premiums received.	Losses paid, deducting salvage.	Losses incurred.	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Ætna Insurance Co., Hartford, Conn	$17,321,219	$242,706	$93,142	$109,068				
Agricultural Insurance Co., Watertown, N. Y	2,360,900	34,142	11,950	12,100				
Alliance Insurance Co., Philadelphia, Pa	750,768	10,354	537	2,670				
American Alliance Insurance Co., New York, N. Y	3,190,821	41,766	15,383	13,003	$320,256	$21,764	$7,979	$7,979
American Automobile Insurance Co., St. Louis, Mo		8,228	1,975	1,975				
American Central Insurance Co., St. Louis, Mo	10,559,123	125,900	63,741	64,688				
American Druggist's Fire Insurance Co., Cincinnati, Ohio	119,150	1,606	32	32				
American Insurance Co., Newark, N. J	13,800,471	167,750	65,278	73,102				
American Eagle Fire Insurance Co., New York, N. Y	2,684,907	34,759	7,326	5,683				
American National Fire Insurance Co., Columbus, Ohio	674,968	7,753	780	613				
Automobile Insurance Company of Hartford, Conn	1,717,522	20,896	18,451	35,527	259,076	20,426	5,132	5,132
Boston Insurance Co., Boston, Mass	5,703,829	47,924	8,664	14,029				
Central States Fire Insurance Co., Wichita, Kan	8,202,499	106,130	26,729	28,190	1,352,755	89,354	33,505	33,530
Citizens Insurance Co., St. Louis, Mo	1,488,194	16,674	6,973	7,011				
Columbia Insurance Co., Jersey City, N. J								
Columbian National Fire Insurance Co., Detroit, Mich	758,251	9,377	14	14				
Commercial Union Fire Insurance Co., New York, N. Y	1,797,504	21,275	7,185	9,950				
Concordia Fire Insurance Co., Milwaukee, Wis	2,655,753	36,383	12,585	13,340				
Connecticut Fire Insurance Co., Hartford, Conn	14,819,042	171,134	78,471	84,075	1,883,480	115,191	52,699	52,773
Continental Insurance Co., New York, N. Y	14,550,501	233,984	129,314	124,492				
County Fire Insurance Co., Philadelphia, Pa	438,076	5,749	889	989				
Detroit Fire and Marine Insurance Co., Detroit, Mich	439,051	4,914	3,628	3,988				
Equitable Fire and Marine Insurance Co., Providence, R. I	2,092,077	27,496	5,782	9,163				
Fidelity Phenix Fire Insurance Co., New York, N. Y	17,714,872	250,866	88,804	93,074				
Fire Association of Philadelphia, Philadelphia, Pa	5,510,265	85,740	32,596	26,848				
Fireman's Fund Insurance Co., San Francisco, Cal	4,861,841	53,316	20,774	21,185				
Firemen's Insurance Co., Newark, N. J	6,825,270	84,337	33,723	52,361				
Franklin Fire Insurance Co., Philadelphia, Pa	2,587,707	31,915	6,781	6,655	71,971	4,383	1,206	1,206
Girard Fire and Marine Insurance Co., Philadelphia, Pa	228,200	2,812	331	329				
Glens Falls Insurance Co., Glens Falls, N. Y	3,939,184	47,825	22,755	21,817				

TABLE X—CONTINUED.

Companies.	Fire and Lightning.				Hail.			
	Risks written.	Premiums received.	Losses paid, deducting salvage.	Losses incurred.	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Great American Insurance Co., New York, N. Y.	$13,911,984	$169,080	$53,265	$52,944	$3,655,367	$223,796	$90,032	$90,989
Hanover Fire Insurance Co., New York, N. Y.	4,069,122	53,374	16,585	19,091	.....	.....	.....	.....
Hartford Fire Insurance Co., Hartford, Conn.	60,854,304	391,847	165,193	230,398	2,269,320	156,855	55,668	55,668
Home Fire and Marine Insurance Co., San Francisco, Cal.	335,275	3,446	None.	None.	.....	.....	.....	.....
Home Insurance Co., New York, N. Y.	31,753,701	359,587	160,421	183,759	2,082,009	148,211	52,613	52,417
Imperial Assurance Co., New York, N. Y.	1,374,507	15,163	5,313	5,216	.....	.....	.....	.....
Insurance Company of North America, Philadelphia, Pa.	19,391,724	266,534	81,149	79,255	.....	.....	.....	.....
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.	1,416,046	19,889	27,700	8,843	.....	.....	.....	.....
Mechanics Insurance Company of Philadelphia, Pa.	433,950	5,334	535	1,014	.....	.....	.....	.....
Mechanics and Traders Insurance Co., New Orleans, La.	1,011,365	20,222	10,137	7,591	.....	.....	.....	.....
Mercantile Insurance Company of America, New York, N. Y.	1,533,485	14,892	2,216	4,142	.....	.....	.....	.....
Michigan Commercial Insurance Co., Lansing, Mich.	1,045,495	12,714	4,445	3,557	.....	.....	.....	.....
Michigan Fire and Marine Insurance Co., Detroit, Mich.	330,430	3,754	453	1,923	.....	.....	.....	.....
Milwaukee Mechanics' Insurance Co., Milwaukee, Wis.	2,535,139	32,553	6,698	6,652	.....	.....	.....	.....
Minneapolis Fire and Marine Insurance Co., Minneapolis, Minn.	130,055	1,897	865	873	1,865,464	129,863	36,848	36,941
National Fire Insurance Co., Hartford, Conn.	52,274,252	706,650	282,977	279,565	6,226,671	430,096	152,580	151,243
National-Ben Franklin Fire Insurance Co., Pittsburg, Pa.	1,259,240	13,451	8,425	7,904	.....	.....	.....	.....
National Liberty Fire Insurance Company of America, New York, N. Y.	3,671,771	49,956	21,384	13,814	.....	.....	.....	.....
National Union Fire Insurance Co., Pittsburg, Pa.	4,457,714	46,960	18,346	27,901	.....	.....	.....	.....
Newark Fire Insurance Co., Newark, N. J.	650,000	6,682	309	314	.....	.....	.....	.....
New Hampshire Fire Insurance Co., Manchester, N. H.	4,418,528	55,000	18,976	22,530	.....	.....	.....	.....
New York National Insurance Co., Buffalo, N. Y.	.....	.....	.....	.....	.....	.....	.....	.....
Niagara Fire Insurance Co., New York, N. Y.	7,867,531	102,682	36,511	48,726	.....	.....	.....	.....
North River Insurance Co., New York, N. Y.	3,109,566	50,952	32,179	14,821	.....	.....	.....	.....
Northwestern National Insurance Co., Milwaukee, Wis.	3,931,858	45,559	18,940	21,409	.....	.....	12	.....
Northwestern Fire and Marine Insurance Co., Minneapolis, Minn.	3,889,915	52,600	24,329	26,208	2,818,207	212,103	55,188	60,059
Orient Insurance Company, Hartford, Conn.	2,148,173	25,146	7,634	8,181	.....	.....	.....	.....
Pennsylvania Fire Insurance Co., Philadelphia, Pa.	7,308,408	64,880	38,821	49,214	.....	.....	.....	.....
Phœnix Insurance Co., Hartford, Conn.	9,392,170	123,430	34,814	43,181	181,154	7,919	6,433	6,433
Preferred Risk Fire Insurance Co., Kansas City, Kan.	177,269	2,315	None.	None.	.....	.....	.....	.....

TABLE X.—CONTINUED.

COMPANIES.	Fire and Lightning.				Hail.			
	Risks written.	Premiums received.	Losses paid, deducting salvage.	Losses incurred.	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Providence Washington Insurance Co., Providence, R. I.	$3,042,344	37,799	$13,531	$13,365	$1,593,636	$120,257	$28,483	$28,483
Queen Insurance Co., New York, N. Y.	6,631,757	83,485	44,680	40,487	.....	.....	.....	.....
Reliance Insurance Co., Philadelphia, Pa.	2,293,017	27,113	14,539	12,481	.....	.....	.....	.....
Retailers Fire Insurance Co., Oklahoma City, Okla.	1,467,575	23,330	2,018	7,500	.....	.....	.....	.....
Rhode Island Insurance Co., Providence, R. I.	1,548,932	17,409	1,458	1,427	.....	.....	.....	.....
Safeguard Insurance Co., New York, N. Y.	401,655	4,120	1,819	1,819	.....	.....	.....	.....
Security Insurance Co., New Haven, Conn.	7,931,194	112,964	35,030	39,652	2,481,139	167,167	80,580	80,957
Springfield Fire and Marine Insurance Co., Springfield, Mass.	31,342,618	338,463	138,884	153,051	.....	.....	.....	.....
Standard Fire Insurance Co., Hartford, Conn.	475,180	6,979	143	836	.....	.....	.....	.....
Star Insurance Company of America, New York, N. Y.	3,672,936	43,390	16,672	14,942	.....	.....	.....	.....
Sterling Fire Insurance Co., Indianapolis, Ind.	*	.....	.....	.....	.....	.....	.....	.....
St. Paul Fire and Marine Insurance Co., St. Paul, Minn.	16,237,606	149,885	80,511	86,771	4,375,756	325,446	120,197	120,157
Twin City Fire Insurance Co., Minneapolis, Minn.	3,181,899	35,404	7,879	8,518	933,548	72,901	13,093	13,057
United States Fire Insurance Co., New York, N. Y.	6,224,236	87,552	44,185	49,150	.....	.....	.....	.....
Westchester Fire Insurance Co., New York, N. Y.	3,955,242	45,051	37,815	35,185	1,437,424	110,379	29,288	29,288
Totals	$480,881,133	$5,663,204	$2,282,377	$2,470,181	$33,807,233	$2,356,111	$821,536	$826,312

* No Kansas Business.

TABLE X.—CONTINUED.

COMPANIES.	Marine and inland.				Tornado.			
	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Risks written.	Premiums received.	Losses paid, deducting salvage.	Losses incurred.
Ætna Insurance Co., Hartford, Conn	$590,675	$12,918	$4,317	$4,473	$7,327,819	$43,903	$22,392	$22,332
Agricultural Insurance Co., Watertown, N. Y	19,500	209	None.	None.	382,200	1,909	294	294
Alliance Insurance Co., Philadelphia, Pa	22,162	633	None.	None.	69,450	293	None.	None.
American Alliance Insurance Co., New York, N. Y	171,320	2,791	998	368	1,042,270	6,388	747	735
American Automobile Insurance Co., St. Louis, Mo	.....	22,589	6,253	6,253	.....	.....	.....	.....
American Central Insurance Co., St. Louis, Mo	947,512	13,108	9,055	8,725	2,725,003	13,720	4,089	4,070
American Druggist's Fire Insurance Co., Cincinnati, Ohio	.....	.....	.....	.....	.....	.....	.....	.....
American Insurance Co., Newark, N. J	1,015,308	20,272	7,593	10,929	5,801,309	32,875	11,790	12,161
American Eagle Fire Insurance Co., New York, N. Y	16,915	405	217	217	505,040	2,664	856	1,070
American National Fire Insurance Co., Columbus, Ohio	79,087	843	93	93	114,875	697	None.	2
Automobile Insurance Company of Hartford, Conn	269,259	3,542	7,596	8,162	110,550	675	85	85
Boston Insurance Co., Boston, Mass	303,904	4,184	2,113	2,063	369,009	1,935	382	382
Central States Fire Insurance Co., Wichita, Kan	1,162,104	20,649	10,269	12,972	1,416,157	15,300	3,593	3,660
Citizens Insurance Co., St. Louis, Mo	5,082	93	None.	None.	341,170	1,617	58	None.
Columbia Insurance Co., Jersey City, N. J	253,085	4,070	325	325	.....	.....	.....	.....
Columbian National Fire Insurance Co., Detroit, Mich	.....	.....	.....	.....	139,700	676	5	5
Commercial Union Fire Insurance Co., New York, N. Y	.....	.....	.....	.....	529,480	2,603	143	243
Concordia Fire Insurance Co., Milwaukee, Wis	.....	.....	.....	.....	735,879	3,528	166	141
Connecticut Fire Insurance Co., Hartford, Conn	550,316	5,612	3,436	4,612	4,647,076	37,277	20,156	19,285
Continental Insurance Co., New York, N. Y	790,571	8,919	5,394	6,014	9,465,884	65,565	41,414	41,585
County Fire Insurance Co., Philadelphia, Pa	.....	.....	.....	.....	90,750	441	None.	None.
Detroit Fire and Marine Insurance Co., Detroit, Mich	.....	.....	.....	.....	16,666	98	7	7
Equitable Fire and Marine Insurance Co., Providence, R. I	79,620	1,270	3,193	1,547	580,164	2,990	131	147
Fidelity Phenix Fire Insurance Co., New York, N. Y	537,834	7,775	3,937	4,239	8,959,965	61,961	9,467	9,611
Fire Association of Philadelphia, Philadelphia, Pa	.....	.....	.....	.....	1,278,138	6,843	914	914
Fireman's Fund Insurance Co., San Francisco, Cal	662,466	7,382	7,353	7,979	633,413	2,867	791	389
Firemen's Insurance Co., Newark, N. J	20,670	233	None.	None.	2,190,450	11,789	3,815	3,750
Franklin Fire Insurance Co., Philadelphia, Pa	11,265	344	None.	None.	457,220	2,518	81	86
Girard Fire and Marine Insurance Co., Philadelphia, Pa	1,670	16	None.	None.	75,050	414	None.	None.
Glens Falls Insurance Co., Glens Falls, N. Y	.....	.....	.....	.....	806,755	4,094	436	436

TABLE X.—CONTINUED.

Companies.	Marine and inland.				Tornado.			
	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Risks written.	Premiums received.	Losses paid, deducting salvage.	Losses incurred.
Great American Insurance Co., New York, N. Y	$616,260	$7,867	$3,090	$3,992	$3,758,059	$22,398	$2,384	$2,759
Hanover Fire Insurance Co., New York, N. Y	169,280	1,749	1,219	1,219	1,227,130	6,609	1,416	2,917
Hartford Fire Insurance Co., Hartford, Conn	1,163,232	16,092	5,304	5,340	6,153,636	34,143	9,665	9,665
Home Fire and Marine Insurance Co., San Francisco, Cal	7,100	161	25	25	19,775	221	None.	None.
Home Insurance Co., New York, N. Y	2,790,361	11,752	6,352	6,077	9,823,836	72,238	32,470	33,626
Imperial Assurance Co., New York, N. Y	.....	.....	.....	.....	277,645	1,436	422	415
Insurance Company of North America, Philadelphia, Pa	1,749,577	19,325	7,975	8,153	6,407,141	46,065	21,105	21,015
Insurance Company of the State of Pennsylvania, Philadelphia, Pa	9,824	216	153	153	139,383	949	None.	None.
Mechanics Insurance Company of Philadelphia, Pa	18,435	319	None.	None.	208,800	1,000	7	7
Mechanics and Traders Insurance Co., New Orleans, La	.....	.....	.....	.....	429,662	2,875	2,002	2,021
Mercantile Insurance Company of America, New York, N. Y	122,154	3,004	1,483	1,483	210,512	1,152	None.	None.
Michigan Commercial Insurance Co., Lansing, Mich	67,223	958	563	555	296,680	1,626	306	368
Michigan Fire and Marine Insurance Co., Detroit, Mich	.....	.....	.....	.....	.....	.....	.....	.....
Milwaukee Mechanics' Insurance Co., Milwaukee, Wis	47,668	1,034	78	78	578,520	2,858	215	205
Minneapolis Fire and Marine Insurance Co., Minneapolis, Minn	.....	.....	.....	.....	28,600	141	653	653
National Fire Insurance Co., Hartford, Conn	2,532,574	27,678	10,126	9,451	25,849,847	172,706	96,580	98,429
National-Ben Franklin Fire Insurance Co., Pittsburg, Pa	256,037	8,681	5,363	5,454	108,950	583	106	106
National Liberty Fire Insurance Company of America, New York, N. Y	924,607	2,501	13,095	12,600	830,177	4,369	2,647	2,807
National Union Fire Insurance Co., Pittsburg, Pa	.....	.....	.....	.....	773,357	4,113	720	694
Newark Fire Insurance Co., Newark, N. J	49,756	651	53	53	58,050	245	None.	None.
New Hampshire Fire Insurance Co., Manchester, N. H	.....	.....	.....	.....	911,472	4,593	999	999
New York National Insurance Co., Buffalo, N. Y	.....	.....	.....	.....	.....	.....	.....	.....
Niagara Fire Insurance Co., New York, N. Y	432,049	8,583	5,024	4,335	1,716,691	16,494	1,242	1,242
North River Insurance Co., New York, N. Y	.....	.....	.....	.....	211,550	1,675	143	145
Northwestern National Insurance Co., Milwaukee, Wis	139,375	2,504	144	161	1,457,288	7,355	2,087	2,089
Northwestern Fire and Marine Insurance Co., Minneapolis, Minn	41,251	847	None.	65	1,658,640	10,705	5,930	5,930
Orient Insurance Company, Hartford, Conn	124,590	1,543	265	1,405	624,390	2,938	469	515
Pennsylvania Fire Insurance Co., Philadelphia, Pa	563,800	4,864	2,482	2,467	972,100	5,069	2,253	2,253
Phœnix Insurance Co., Hartford, Conn	420,908	4,461	5,245	3,999	2,184,321	10,501	984	1,044
Preferred Risk Fire Insurance Co., Kansas City, Kan	.....	.....	.....	.....	.....	.....	.....	.....

TABLE X.—CONTINUED.

Companies.	Marine and inland.				Tornado.			
	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Risks written.	Premiums received.	Losses paid, deducting salvage.	Losses incurred.
Providence Washington Insurance Co., Providence, R. I	$209,681	$2,426	$1,784	$833	$1,385,854	$8,350	$2,154	$1,911
Queen Insurance Co., New York, N. Y	1,943,281	19,768	11,625	11,349	2,376,129	11,972	3,201	1,661
Reliance Insurance Co., Philadelphia, Pa					379,990	1,923	185	185
Retailers Fire Insurance Co., Oklahoma City, Okla					378,950	1,172	150	None.
Rhode Island Insurance Co., Providence, R. I					114,700	638	14	14
Safeguard Insurance Co., New York, N. Y	6,000	98	None.	None.	60,700	317	7	7
Security Insurance Co., New Haven, Conn	67,518	1,299	676	826	3,144,703	19,034	3,405	3,454
Springfield Fire and Marine Insurance Co., Springfield, Mass	886,600	12,430	3,016	4,666	10,088,337	61,048	18,311	17,948
Standard Fire Insurance Co., Hartford, Conn					14,600	74	3	3
Star Insurance Company of America, New York, N. Y	440,388	6,693	1,429	429	921,508	5,396	1,505	1,505
Sterling Fire Insurance Co., Indianapolis, Ind	*							
St. Paul Fire and Marine Insurance Co., St. Paul, Minn	741,141	12,088	10,183	6,095	4,590,402	22,969	32,574	32,907
Twin City Fire Insurance Co., Minneapolis, Minn	209,340	2,811	603	2,333	939,510	5,841	226	228
United States Fire Insurance Co., New York, N. Y					1,958,170	13,777	1,212	995
Westchester Fire Insurance Co., New York, N. Y	17,387	517	41	41	847,814	4,493	1,899	1,762
Totals	$24,276,722	$320,777	$169,352	$172,422	$144,934,892	$917,721	$371,463	$373,874

* No Kansas business.

TABLE X.—CONTINUED.

COMPANIES.	Aggregate.			
	Risks written.	Premiums received.	Losses paid, deducting salvage.	Losses incurred.
Etna Insurance Co., Hartford, Conn	$25,239,713	$299,527	$119,851	$135,874
Agricultural Insurance Co., Watertown, N. Y	2,762,600	36,260	12,244	12,394
Alliance Insurance Co., Philadelphia, Pa	842,380	11,279	537	2,670
American Alliance Insurance Co., New York, N. Y	4,724,667	72,709	25,107	22,086
American Automobile Insurance Co., St. Louis, Mo		30,817	8,228	8,228
American Central Insurance Co., St. Louis, Mo	14,237,638	152,728	76,885	77,483
American Druggist's Fire Insurance Co., Cincinnati, Ohio	119,150	1,606	32	32
American Insurance Co., Newark, N. J	20,617,088	220,898	84,661	96,192
American Eagle Fire Insurance Co., New York, N. Y	3,206,862	37,828	8,399	6,970
American National Fire Insurance Co., Columbus, Ohio	868,930	9,292	686	521
Automobile Insurance Company of Hartford, Conn	2,356,407	45,539	31,264	48,905
Boston Insurance Co., Boston, Mass	6,376,742	54,044	11,159	16,474
Central States Fire Insurance Co., Wichita, Kan	12,133,516	231,434	74,096	78,351
Citizens Insurance Co., St. Louis, Mo	1,834,446	18,384	7,031	7,011
Columbia Insurance Co., Jersey City, N. J	253,085	4,070	325	325
Columbian National Fire Insurance Co., Detroit, Mich	897,951	10,053	19	19
Commercial Union Fire Insurance Co., New York, N. Y	2,326,984	23,879	7,328	10,194
Concordia Fire Insurance Co., Milwaukee, Wis	3,391,632	39,911	12,750	13,481
Connecticut Fire Insurance Co., Hartford, Conn	21,899,914	329,214	154,763	160,746
Continental Insurance Co., New York, N. Y	24,806,956	308,468	176,121	172,091
County Fire Insurance Co., Philadelphia, Pa	528,826	6,190	889	989
Detroit Fire and Marine Insurance Co., Detroit, Mich	455,717	5,012	3,635	3,995
Equitable Fire and Marine Insurance Co., Providence, R. I	2,751,861	31,756	9,107	10,858
Fidelity Phenix Fire Insurance Co., New York, N. Y	27,212,671	320,602	102,208	106,925
Fire Association of Philadelphia, Philadelphia, Pa	6,788,403	92,583	33,511	27,762
Fireman's Fund Insurance Co., San Francisco, Cal	6,157,720	63,565	28,918	29, 553
Firemen's Insurance Co., Newark, N. J	9,036,390	96,360	37,538	56,111
Franklin Fire Insurance Co., Philadelphia, Pa	3,128,163	39,160	8,067	7,947
Girard Fire and Marine Insurance Co., Philadelphia, Pa	304,920	3,242	331	329
Glens Falls Insurance Co., Glens Falls, N. Y	4,745,939	51,919	23,190	22,253

TABLE X.—CONTINUED.

COMPANIES.	Aggregate.			
	Risks written.	Premiums received.	Losses paid, deducting salvage.	Losses incurred.
Great American Insurance Co., New York, N. Y	$21,941,670	$423,142	$148,771	$150,684
Hanover Fire Insurance Co., New York, N. Y	5,465,532	61,732	19,220	23,227
Hartford Fire Insurance Co., Hartford, Conn	70,440,492	598,937	235,830	301,070
Home Fire and Marine Insurance Co., San Francisco, Cal	362,150	3,828	25	25
Home Insurance Co., New York, N. Y	46,449,907	591,787	251,857	275,878
Imperial Assurance Co., New York, N. Y	1,652,152	16,599	5,735	5,631
Insurance Company of North America, Philadelphia, Pa	27,547,312	331,944	110,229	108,423
Insurance Company of the State of Pennsylvania, Philadelphia, Pa	1,565,253	21,053	27,854	8,996
Mechanics Insurance Company of Philadelphia, Pa	661,185	6,654	542	1,020
Mechanics and Traders Insurance Co., New Orleans, La	1,441,027	23,097	12,139	9,611
Mercantile Insurance Company of America, New York, N. Y	1,866,151	19,048	3,699	5,625
Michigan Commercial Insurance Co., Lansing, Mich	1,409,398	15,299	5,314	4,480
Michigan Fire and Marine Insurance Co., Detroit, Mich	330,430	3,754	453	1,923
Milwaukee Mechanics' Insurance Co., Milwaukee, Wis	3,161,327	36,445	6,991	6,934
Minneapolis Fire and Marine Insurance Co , Minneapolis, Minn	2,024,119	131,901	38,366	38,467
National Fire Insurance Co., Hartford, Conn	86,883,344	1,337,130	542,262	538,688
National-Ben Franklin Fire Insurance Co., Pittsburg, Pa	1,624,227	22,716	13,894	13,464
National Liberty Fire Insurance Company of America, New York, N. Y	5,426,555	56,825	37,126	29,221
National Union Fire Insurance Co., Pittsburg, Pa	5,231,071	51,073	19,067	28,595
Newark Fire Insurance Co., Newark, N. J	757,806	7,578	353	368
New Hampshire Fire Insurance Co., Manchester, N. H	5,330,000	59,592	19,975	23,528
New York National Insurance Co., Buffalo, N. Y	.....	.....	.....	.....
Niagara Fire Insurance Co., New York, N. Y	10,016,271	127,759	42,777	54,303
North River Insurance Co., New York, N. Y	3,321,116	52,627	32,323	14,967
Northwestern National Insurance Co., Milwaukee, Wis	5,528,521	55,417	21,182	23,659
Northwestern Fire and Marine Insurance Co., Minneapolis, Minn	8,408,013	276,255	85,447	92,262
Orient Insurance Company, Hartford, Conn	2,897,153	29,627	8,367	10,100
Pennsylvania Fire Insurance Co., Philadelphia, Pa	8,844,308	74,813	43,557	53,934
Phœnix Insurance Co., Hartford, Conn	12,178,553	146,309	47,477	54,658
Preferred Risk Fire Insurance Co., Kansas City, Kan	177,269	2,315	None.	None.

TABLE X.—CONCLUDED.

COMPANIES.	Aggregate.			
	Risks written.	Premiums received.	Losses paid, deducting salvage.	Losses incurred.
Providence Washington Insurance Co., Providence, R. I	$6,231,515	$168,833	$45,952	$44,591
Queen Insurance Co., New York, N. Y	10,951,167	115,226	59,506	53,497
Reliance Insurance Co., Philadelphia, Pa	2,673,007	29,036	14,724	12,666
Retailers Fire Insurance Co., Oklahoma City, Okla	1,846,525	24,502	2,168	7,500
Rhode Island Insurance Co., Providence, R. I	1,663,632	18,047	1,472	1,441
Safeguard Insurance Co., New York, N. Y	468,355	4,535	1,826	1,826
Security Insurance Co., New Haven, Conn	13,624,554	300,463	119,691	124,889
Springfield Fire and Marine Insurance Co., Springfield, Mass	42,317,555	411,940	160,211	175,665
Standard Fire Insurance Co., Hartford, Conn	489,780	7,054	146	838
Star Insurance Company of America, New York, N. Y	5,034,832	55,478	19,605	16,875
Sterling Fire Insurance Co., Indianapolis, Ind	*			
St. Paul Fire and Marine Insurance Co., St. Paul, Minn	25,944,905	510,388	243,466	245,930
Twin City Fire Insurance Co., Minneapolis, Minn	5,264,297	116,956	21,800	24,135
United States Fire Insurance Co., New York, N. Y	8,182,406	101,329	45,397	50,145
Westchester Fire Insurance Co., New York, N. Y	6,257,867	160,441	69,042	66,275
Totals	$683,899,980	$9,257,813	$3,644,728	$3,842,789

* No Kansas business.

TABLE XI.—KANSAS BUSINESS OF STOCK FIRE INSURANCE COMPANIES OF FOREIGN COUNTRIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	Fire and Lightning.				Hail.			
	Risks written.	Premiums received.	Losses paid, deducting salvage.	Losses incurred.	Risks written.	Premiums received.	Losses paid.	Losses incurred.
British America Assurance Co., Toronto, Ont	$1,162,292	$16,034	$1,108	$1,548				
Caledonian Insurance Co., Edinburgh, Scotland	892,831	12,008	12,707	13,723				
Commercial Union Assurance Co. Ltd., London, Eng	8,052,946	108,009	37,903	44,237				
Eagle, Star and British Dominions Insurance Co. Ltd., London, Eng	311,096	6,927	4,084	4,773				
General Fire Assurance Co., Paris, France	524,845	8,783	6,697	4,703				
Indemnity Mutual Marine Assurance Co. , Ltd., London, Eng	*							
Liverpool and London and Globe Insurance Co., Ltd., Liverpool, Eng	12,093,526	135,832	60,332	59,442	$2,055,985	$142,182	$58,408	$58,408
London Assurance Corporation, London, Eng	2,895,480	35,718	7,573	12,437				
London and Lancashire Fire Insurance Co., Ltd., Liverpool, Eng	2,177,866	29,679	12,408	13,222				
North British and Mercantile Insurance Co., London, Eng	11,231,496	94,542	47,055	57,861				
Northern Assurance Co., Ltd., London, Eng	4,608,758	57,231	21,366	21,287				
Norwich Union Fire Insurance Society, Ltd., Norwich, Eng	3,705,799	42,476	18,381	21,166				
Palatine Insurance Co., Ltd., London, Eng	3,112,158	38,417	13,542	13,032				
Patriotic Assurance Co., Ltd., Dublin, Ireland	846,909	12,678	4,889	6,434				
Phœnix Assurance Co., Ltd., London, Eng	4,037,541	42,754	10,149	8,950				
Royal Insurance Co., Ltd., Liverpool, Eng	9,960,560	121,405	56,148	58,739				
Royal Exchange Assurance, London, Eng	2,903,406	35,264	6,021	8,969				
Sun Insurance Office, London, Eng	2,918,207	44,863	15,050	36,394				
Svea Fire and Life Insurance Co., Ltd., Gothenburg, Sweden	2,720,760	29,800	10,824	11,064				
Swiss Reinsurance Co., Zurich, Switzerland	1,610,688	20,111	3,084	7,038				
Union Marine Insurance Co., Ltd., Liverpool, Eng								
Western Assurance Co., Toronto, Ont	1,147,451	13,912	8,012	6,583				
Totals	$76,914,615	$906,443	$357,333	$411,602	$2,055,985	$142,182	$58,408	$58,408

* No Kansas business.

TABLE XI.—CONTINUED.

Companies.	Marine and inland.				Tornado.			
	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Risks written.	Premiums received.	Losses paid, deducting salvage.	Losses incurred.
British America Assurance Co., Toronto, Ont								
Caledonian Insurance Co., Edinburgh, Scotland	$106,585	$2,340	$858	$848	$147,250	$577	$6	$6
Commercial Union Assurance Co. Ltd., London, Eng	1,214,670	119	None.	None.	2,977,022	20,554	6,675	6,315
Eagle, Star and British Dominions Insurance Co. Ltd., London, Eng					383,510	1,552	15	15
General Fire Assurance Co., Paris, France								
Indemnity Mutual Marine Assurance Co., Ltd., London, Eng	*							
Liverpool and London and Globe Insurance Co., Ltd., Liverpool, Eng	308,390	7,303	3,236	2,826	2,956,697	19,659	6,859	6,824
London Assurance Corporation, London, Eng	34,100	2	None.	None.	680,125	3,296	452	452
London and Lancashire Fire Insurance Co., Ltd., Liverpool, Eng	95,350	1,451	606	1,056	544,950	2,636	533	525
North British and Mercantile Insurance Co., London, Eng	308,454	5,339	3,792	3,780	1,310,643	7,148	553	553
Northern Assurance Co., Ltd., London, Eng	51,275	1,165	2,706	2,706	558,625	2,888	240	265
Norwich Union Fire Insurance Society, Ltd., Norwich, Eng	28,360	556	6	None.	339,960	1,886	2,049	2,065
Palatine Insurance Co., Ltd., London, Eng					927,958	5,429	2,825	2,670
Patriotic Assurance Co., Ltd., Dublin, Ireland	128,900	3,460	5,377	4,976	181,925	916	None.	None.
Phœnix Assurance Co., Ltd., London, Eng	25,761	736	131	231	683,422	3,574	544	308
Royal Insurance Co., Ltd., Liverpool, Eng	3,126,060	29,156	14,263	14,942	3,352,452	19,568	12,606	12,839
Royal Exchange Assurance, London, Eng	455,699	7,422	3,426	3,835	735,181	3,551	266	266
Sun Insurance Office, London, Eng	117,935	2,024	369	386	682,783	3,797	861	876
Svea Fire and Life Insurance Co., Ltd., Gothenburg, Sweden								
Swiss Reinsurance Co., Zurich, Switzerland					116,499	576	71	12
Union Marine Insurance Co., Ltd., Liverpool, Eng	239,353	4,728	194	194				
Western Assurance Co., Toronto, Ont	5,981,509	4,935	None.	None.	164,745	865	343	343
Totals	$12,222,401	$70,736	$34,964	$35,780	$16,743,747	$98,472	$34,898	$34,310

* No Kansas business.

TABLE XI.—CONCLUDED.

COMPANIES.	Aggregate.			
	Risks written.	Premiums received.	Losses paid, deducting salvage.	Losses incurred.
British America Assurance Co., Toronto, Ont	$1,162,292	$16,034	$1,108	$1,548
Caledonian Insurance Co., Edinburgh, Scotland	1,146,666	14,925	13,571	14,577
Commercial Union Assurance Co. Ltd., London, Eng	12,244,638	128,682	44,579	50,553
Eagle, Star and British Dominions Insurance Co. Ltd., London, Eng	694,606	8,479	4,099	4,788
General Fire Assurance Co., Paris, France	524,845	8,783	6,697	4,703
Indemnity Mutual Marine Assurance Co., Ltd., London, Eng	*			
Liverpool and London and Globe Insurance Co., Ltd., Liverpool, Eng	17,414,598	304,976	128,835	127,500
London Assurance Corporation, London, Eng	3,609,705	39,016	8,025	12,889
London and Lancashire Fire Insurance Co., Ltd., Liverpool, Eng	2,818,166	33,766	13,547	14,803
North British and Mercantile Insurance Co., London, Eng	12,850,593	107,029	51,399	62,192
Northern Assurance Co., Ltd., London, Eng	5,218,658	61,284	24,312	24,258
Norwich Union Fire Insurance Society, Ltd., Norwich, Eng	4,074,119	44,918	20,436	23,231
Palatine Insurance Co., Ltd., London, Eng	4,040,116	43,846	16,368	15,703
Patriotic Assurance Co., Ltd., Dublin, Ireland	1,157,734	17,054	10,266	11,410
Phœnix Assurance Co., Ltd., London, Eng	4,746,724	47,064	10,824	9,489
Royal Insurance Co., Ltd., Liverpool, Eng	16,439,072	170,129	83,017	86,520
Royal Exchange Assurance, London, Eng	4,094,286	46,237	9,713	13,070
Sun Insurance Office, London, Eng	3,718,925	50,684	16,280	37,656
Svea Fire and Life Insurance Co., Ltd., Gothenburg, Sweden	2,720,760	29,800	10,824	11,064
Swiss Reinsurance Co., Zurich, Switzerland	1,727,187	20,687	3,154	7,026
Union Marine Insurance Co., Ltd., Liverpool, Eng	239,353	4,728	194	194
Western Assurance Co., Toronto, Ont	7,293,705	19,712	8,355	6,926
Totals	$107,936,748	$1,217,833	$485,603	$540,100

* No Kansas business.

TABLE XIa.—GENERAL BUSINESS OF STOCK FIRE COMPANIES AUTHORIZED IN KANSAS, FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	Total net premiums.	Total income.	Losses paid.	Losses incurred.	Underwriting expenses paid.	Underwriting expenses incurred.
Ætna Insurance Company, Hartford, Conn	$13,318,256	$19,514,524	$8,807,806	$9,047,749	$6,974,016	$7,124,016
Agricultural Insurance Company, Watertown, N. Y	3,652,516	3,944,010	1,635,845	1,784,243	1,404,782	1,401,982
Alliance Insurance Company, Philadelphia, Pa	2,052,760	2,199,606	1,017,578	1,021,655	620,419	648,803
American Alliance Insurance Company, New York, N. Y	1,104,607	1,252,886	422,802	411,218	415,432	415,432
American Automobile Insurance Comapny, St. Louis, Mo	2,482,262	2,539,161	1,000,213	1,190,559	1,076,673	1,105,828
American Central Insurance Company, St. Louis, Mo	2,174,178	2,335,555	1,173,752	1,183,712	891,302	905,307
American Druggist's Fire Insurance Company, Cincinnati, Ohio	190,788	212,125	60,882	56,704	79,330	84,042
American Insurance Company, Newark, N. J	6,676,877	7,650,801	2,763,005	3,013,203	2,692,696	2,780,818
American Eagle Fire Insurance Company, New York, N. Y	1,507,243	2,798,016	411,673	584,617	399,225	431,397
American National Fire Insurance Company, Columbus, Ohio	118,824	150,496	37,361	52,324	64,612	66,836
Automobile Insurance of Hartford, Conn	7,834,171	8,146,901	3,271,569	4,101,701	2,684,338	2,778,887
Boston Insurance Company, Boston, Mass	7,565,251	7,960,779	3,552,760	3,926,483	2,522,513	2,483,213
Central States Fire Insurance Company, Wichita, Kan	93,315	129,555	31,710	33,451	45,185	44,533
Citizens' Insurance Company, St. Louis, Mo	400,847	434,331	161,092	168,306	142,267	142,267
Columbia Insurance Company, Jersey City, N. J	573,580	627,925	241,512	252,368	164,003	154,003
Columbian National Fire Insurance Company, Detroit, Mich	721,851	816,226	465,489	471,827	316,471	319,076
Commercial Union Fire Insurance Company, New York, N. Y	1,019,894	1,073,505	456,458	475,721	401,863	419,963
Concordia Fire Insurance Company, Milwaukee, Wis	2,062,663	2,234,585	859,998	857,072	928,510	869,582
Connecticut Fire Insurance Company, Hartford, Conn	6,376,683	6,700,744	2,627,743	2,726,219	2,608,513	2,625,038
Continental Insurance Company, New York, N. Y	13,853,412	17,536,541	5,737,098	6,015,894	5,245,151	5,551,318
County Fire Insurance Company, Philadelphia, Pa	331,156	375,267	157,818	171,592	117,912	132,901
Detroit Fire and Marine Insurance Company, Detroit, Mich	1,102,071	1,223,386	567,837	573,381	451,749	458,949
Equitable Fire and Marine Insurance Company, Providence, R. I	773,102	844,884	380,464	432,169	293,171	293,171
Fidelity Phenix Fire Insurance Company, New York, N. Y	12,194,218	14,059,725	4,951,213	5,278,845	4,688,726	4,845,920
Fire Association of Philadelphia, Philadelphia, Pa	7,602,656	8,182,615	3,392,373	3,560,269	2,836,278	2,899,891
Fireman's Fund Insurance Company, San Francisco, Cal	13,646,648	14,309,891	8,230,243	8,020,528	4,862,495	4,837,495
Firemen's Insurance Company, Newark, N. J	4,655,568	5,092,386	1,981,909	2,236,916	1,755,556	1,812,714
Franklin Fire Insurance Company, Philadelphia, Pa	1,593,461	2,003,317	548,797	556,837	519,742	519,742
Girard Fire and Marine Insurance Company, Philadelphia, Pa	1,379,794	1,545,235	453,071	464,190	575,991	594,291
Glens Falls Insurance Company, Glens Falls, N. Y	4,536,348	4,905,504	2,169,968	2,399,825	1,736,871	1,756,871
Great American Insurance Company, New York, N. Y	17,056,595	19,865,225	8,466,471	8,434,711	6,789,563	6,817,083
Hanover Fire Insurance Company, New York, N. Y	3,674,470	3,959,422	1,988,775	2,093,081	1,578,368	1,588,440
Hartford Fire Insurance Company, Hartford, Conn	30,873,004	32,131,561	14,386,406	14,271,213	11,302,832	12,177,832
Home Fire and Marine Insurance Company, San Francisco, Cal	1,046,030	1,084,782	168,129	332,886	371,969	404,469
Home Insurance Company, New York, N. Y	31,598,247	33,701,319	14,192,545	14,871,152	10,957,471	10,957,471

Imperial Assurance Company, New York, N. Y.	594,049	1,012,822	248,297	250,960	224,924	229,924
Insurance Company of North America, Philadelphia, Pa	20,784,335	22,037,658	10,629,416	10,801,485	7,610,755	7,567,606
Insurance Company of State of Pennsylvania, Philadelphia, Pa	2,793,034	3,436,598	1,546,901	1,471,483	1,142,728	1,142,465
Mechanics' Insurance Company of Philadelphia, Pa	828,263	936,183	347,153	366,630	337,337	345,664
Mechanics' and Traders' Insurance Company, New Orleans, La	927,249	1,003,010	461,286	420,271	356,516	361,016
Mercantile Insurance Company of America, New York, N. Y.	1,770,112	1,901,290	825,116	862,207	716,701	748,564
Michigan Fire and Marine Insurance Company, Detroit, Mich	1,115,644	1,194,270	567,302	558,317	506,475	511,878
Milwaukee Mechanic's Insurance Company, Milwaukee, Wis	2,956,019	3,207,648	1,271,770	1,251,153	1,237,326	1,262,326
Minneapolis Fire and Marine Insurance Company, Minneapolis, Minn	884,592	950,762	485,589	535,458	347,879	352,420
National Fire Insurance Company, Hartford, Conn	13,114,949	13,868,767	6,258,518	6,200,119	5,038,725	5,434,722
National-Ben Franklin Fire Insurance Company, Pittsburg, Pa	2,505,447	2,701,345	1,084,123	1,081,812	1,116,397	1,131,654
National Liberty Fire Insurance Company, New York, N. Y	5,244,641	6,650,004	2,523,515	2,475,595	2,210,214	2,249,586
National Union Fire Insurance Company, Pittsburg, Pa	3,281,418	3,478,081	1,984,423	1,620,200	1,377,397	1,402,397
Newark Fire Insurance Company, Newark, N. J.	1,864,776	1,966,949	877,043	851,281	697,591	759,091
New Hampshire Fire Insurance Company, Manchester, N. H	4,010,763	4,333,439	1,787,532	1,853,994	1,598,836	1,698,836
Niagara Fire Insurance Company, New York, N. Y	6,422,070	6,832,064	2,976,882	2,976,313	2,462,331	2,588,331
North River Insurance Company, New, York, N. Y	3,873,942	4,107,579	1,526,032	1,690,197	1,553,139	1,628,139
Northwestern National Insurance Company, Milwaukee, Wis	4,095,487	4,444,022	1,705,645	1,883,495	1,763,1 5	1,846,469
Northwestern Fire and Marine Insurance Company, Minneapolis, Minn	619,684	1,165,415	289,688	323,042	220,641	220,641
Orient Insurance Company, Hartford, Conn	2,310,713	2,471,315	1,010,614	988,715	947,938	975,553
Pennsylvania Fire Insurance Company, Philadelphia, Pa	4,339,056	4,735,530	2,392,298	2,462,522	1,762,511	1,780,351
Phœnix Insurance Company, Hartford, Conn	9,237,460	10,188,352	3,941,057	4,085,699	3,622,022	3,606,842
Preferred Risk Fire Insurance Company, Kansas City, Kan	84,930	700,122	7,535	9,092	33,685	33,699
Providence Washington Insurance Company, Providence, R. I	6,072,654	6,377,237	3,638,882	3,314,573	2,183,460	2,129,910
Queen Insurance Company, New York, N. Y	8,133,762	8,645,651	3,569,291	3,653,845	3,167,659	3,116,451
Reliance Insurance Company, Philadelphia, Pa	993,367	1,056,381	440,275	429,913	446,574	454,161
Retailers' Fire Insurance Company, Oklahoma City, Okla	123,655	144,844	39,714	44,458	63,665	63,665
Rhode Island Insurance Company, Providence, R. I	1,546,601	1,629,277	627,783	676,270	631,047	649,925
Safeguard Insurance Company, New York, N. Y	258,296	284,477	76,897	70,666	108,355	121,026
Star Insurance Company of America, New York, N. Y	638,406	686,236	241,421	261,119	227,051	227,051
Security Insurance Company, New Haven, Conn	4,254,107	4,496,208	1,814,870	1,889,739	1,602,768	1,655,127
Springfield Fire and Marine Insurance Company, Springfield, Mass	8,900,343	9,470,737	3,940,445	3,938,232	3,525,425	3,645,425
Standard Fire Insurance Company, Hartford, Conn	723,468	782,483	340,046	344,481	329,826	329,976
Sterling Fire Insurance Company, Indianapolis, Ind	*					
St. Paul Fire and Marine Insurance Company, St. Paul, Minn	10,467,423	11,051,060	6,379,471	6,193,045	3,688,586	3,889,108
Twin City Fire Insurance Company, Minneapolis, Minn	99,604	154,747	86,942	89,945	50,941	51,450
United States Fire Insurance Company, New York, N. Y	5,305,856	5,725,799	2,299,656	2,394,110	2,227,234	2,302,234
Westchester Fire Insurance Company, New York, N. Y	6,779,504	7,126,891	3,316,103	3,435,837	2,648,526	2,678,526
Totals	$320,014,648	$349,565,530	$149,700,113	$153,529,112	$121,397,913	$124,571,478

* No Kansas business.

TABLE XIa.—CONCLUDED.

COMPANIES.	Interest and rents.	Gain from investments.	Kansas business, 1918 net basis.		
			Net premiums received.	Net losses paid.	Net losses incurred.
Ætna Insurance Company, Hartford, Conn	$1,176,073	$704,430	$286,581	$119,624	$135,595
Agricultural Insurance Company, Watertown, N. Y	285,160	177,297	31,773	11,910	12,054
Alliance Insurance Company, Philadelphia, Pa	151,751	93,739	8,146	516	2,056
American Alliance Insurance Company, New York, N. Y	142,534	188,312	65,344	23,977	20,950
American Automobile Insurance Company, St. Louis, Mo	61,937	49,724	30,817	7,285	7,285
American Central Insurance Company, St. Louis, Mo	166,232	141,328	72,413	30,906	31,429
American Druggists' Fire Insurance Company, Cincinnati, Ohio	20,744	12,566	1,285	32	32
American Insurance Company, Newark, N. J	537,158	176,389	196,192	80,481	86,034
American Eagle Fire Insurance Company, New York, N. Y	133,028	223,029	17,420	2,833	2,366
American National Fire Insurance Company, Columbus, Ohio	30,478	27,226	8,908	686	521
Automobile Insurance Company of Hartford, Conn	266,360	261,338	32,600	25,017	33,829
Boston Insurance Company, Boston, Mass	410,679	385,126	48,257	10,587	12,560
Central States Fire Insurance Company, Wichita, Kan	12,699	1,053	93,315	31,710	35,718
Citizen s Insurance Company, St. Louis, Mo	32,568	26,301	18,262	7,031	7,010
Columbia Insurance Company, Jersey City, N. J	57,387	31,672	3,998	289	289
Columbian National Fire Insurance Company, Detroit, Mich	82,090	77,431	7,462	19	19
Commercial Union Fire Insurance Company, New York, N. Y	51,803	12,798	19,816	6,211	8,476
Concordia Fire Insurance Company, Milwaukee, Wis	137,309	126,655	36,278	12,627	12,087
Connecticut Fire Insurance Company, Hartford, Conn	333,191	249,558	294,785	139,906	146,025
Continental Insurance Company, New York, N. Y	1,819,572	2,510,887	290,670	167,978	163,890
County Fire Insurance Company, Philadelphia, Pa	45,482	15,322	6,190	889	989
Detroit Fire and Marine Insurance Company, Detroit, Mich	119,068	101,896	4,371	1,299	1,659
Equitable Fire and Marine Insurance Company, Providence, R. I	73,971	21,803	4,805	1,864	1,864
Fidelity Phenix Fire Insurance Company, New York, N. Y	1,013,215	1,462,285	275,514	62,435	66,037
Fire Association of Philadelphia, Philadelphia, Pa	549,771	308,770	77,508	27,355	24,645
Fireman's Fund Insurance Company, San Francisco, Cal	681,066	477,059	60,400	28,875	29,514
Firemen's Insurance Company, Newark, N. J	399,171	111,925	70,124	29,818	38,856
Franklin Fire Insurance Company, Philadelphia, Pa	130,591	102,302	39,160	8,067	7,947
Girard Fire and Marine Insurance Company, Philadelphia, Pa	113,393	41,867	2,622	331	329
Glens Falls Insurance Company, Glens Falls, N. Y	342,330	286,624	46,339	21,437	20,499
Great American Insurance Company, New York, N. Y	1,315,559	1,386,793	377,487	120,999	117,461
Hanover Fire Insurance Company, New York, N. Y	266,032	124,933	51,205	18,488	22,405
Hartford Fire Insurance Company, Hartford, Conn	1,282,183	794,286	553,641	134,951	148,681
Home Fire and Marine Insurance Company, San Francisco, Cal	50,678	64,052	3,127	25	25
Home Insurance Company, New York, N. Y	2,027,481	1,385,723	591,787	251,857	275,878

Imperial Assurance Company, New York, N. Y	47,222	37,957	11,053	3,906	3,795
Insurance Company of North America, Philadelphia, Pa	1,228,396	791,985	19,041	7,975	8,153
Insurance Company of State of Pennsylvania, Philadelphia, Pa	200,820	144,319	15,075	9,833	5,131
Mechanics' Insurance Company of Philadelphia, Pa	70,995	29,446	4,700	542	770
Mechanics' and Traders' Insurance Company, New Orleans, La	77,095	50,603	14,238	10,660	8,338
Mercantile Insurance Company of America, New York, N. Y	133,303	400,726	15,854	3,652	5,576
Michigan Fire and Marine Insurance Company, Detroit, Mich	80,043	77,605	2,609	287	647
Milwaukee Mechanics' Insurance Company, Milwaukee, Wis	225,505	225,576	36,445	6,991	6,934
Minneapolis Fire and Marine Insurance Company, Minneapolis, Minn	30,315	26,439	33,899	10,314	10,415
National Fire Insurance Company, Hartford, Conn	759,757	544,005	1,043,741	458,694	440,219
National-Ben Franklin Fire Insurance Company, Pittsburg, Pa	193,499	181,501	22,002	11,138	10,708
National Liberty Fire Insurance Company of America, New York, N. Y	406,931	931,688	48,118	33,316	25,169
National Union Fire Insurance Company, Pittsburg, Pa	198,223	118,508	48,093	19,022	28,550
Newark Fire Insurance Company, Newark, N. J	102,744	103,379	5,748	363	368
New Hampshire Fire Insurance Company, Manchester, N. H	330,480	182,709	49,997	18,832	19,252
Niagara Fire Insurance Company, New York, N. Y	405,856	261,925	98,305	35,097	38,705
North River Insurance Company, New York, N. Y	218,313	326,380	50,028	28,429	12,217
Northwestern National Insurance Company, Milwaukee, Wis	365,103	633,771	49,707	19,461	21,789
Northwestern Fire and Marine Insurance Company, Minneapolis, Minn	52,380	47,673	273,519	79,603	86,419
Orient Insurance Company, Hartford, Conn	162,245	112,579	28,042	8,355	9,996
Pennsylvania Fire Insurance Company, Philadelphia, Pa	354,457	177,475	66,421	40,105	50,442
Phœnix Insurance Company, Hartford, Conn	960,337	748,996	123,167	42,515	45,202
Preferred Risk Fire Insurance Company, Kansas City, Kan	28,411	27,950	2,033	None.	None.
Providence Washington Insurance Company, Providence, R. I	302,527	272,951	142,588	40,046	38,685
Queen Insurance Company, New York, N. Y	531,216	217,584	97,530	54,565	48,555
Reliance Insurance Company, Philadelphia, Pa	63,534	29,054	21,226	6,947	5,648
Retailers' Fire Insurance Company, Oklahoma, City, Okla	16,106	16,053	23,573	2,168	7,500
Rhode Island Insurance Company, Providence, R. I	85,148	30,669	9,930	1,114	1,229
Safeguard Insurance Company, New York, N. Y	27,206	23,125	4,535	1,826	1,826
Star Insurance Company of America, New York, N. Y	48,852	33,916	32,281	13,344	10,558
Security Insurance Company, New Haven, Conn	248,207	150,093	199,869	72,868	74,558
Springfield Fire and Marine Insurance Company, Springfield, Mass	590,182	320,978	337,381	148,038	164,042
Standard Fire Insurance Company, Hartford, Conn	60,212	23,634	3,516	117	809
Sterling Fire Insurance Company, Indianapolis, Ind	.....	.....	.....	.....	.....
St. Paul Fire and Marine Insurance Company, St. Paul, Minn	585,621	429,508	444,764	223,159	225,183
Twin City Fire Insurance Company, Minneapolis, Minn	32,816	40,285	4,190	827	1,097
United States Fire Insurance Company, New York, N. Y	379,371	437,782	93,954	44,887	45,019
Westchester Fire Insurance Company, New York, N. Y	360,236	124,618	122,301	56,324	53,153
Totals	$21,666,294	$18,056,569	$6,792,498	$2,708,211	$2,795,152

TABLE XIb.—GENERAL BUSINESS OF FOREIGN STOCK FIRE INSURANCE COMPANIES IN UNITED STATES OF AMERICA.

Companies.	Total net premiums.	Total income.	Losses paid.	Losses incurred.	Underwriting expenses paid.	Underwriting expenses incurred.
British American Assurance Company, Toronto, Ontario	$1,724,251	$2,087,720	$899,061	$903,599	$691,150	$738,844
Caledonians Insurance Company, Edinburgh, Scotland	2,114,679	2,431,192	1,032,627	1,046,521	885,962	890,962
Commercial Union Insurance Company, Ltd., London, England	9,271,133	9,948,601	4,597,546	4,473,363	3,398,442	3,516,108
Eagle, Star and British Dominions Insurance Co., Ltd., London, England	1,198,600	1,245,846	434,026	482,363	433,891	441,768
General Fire Assurance Company, Paris, France	887,606	934,666	393,656	439,144	350,010	356,984
Indemnity Mutual Marine Assurance Company, Ltd., London, England	912,239	997,649	591,776	601,170	250,034	266,525
Liverpool and London and Globe Insurance Co., Ltd., Liverpool, England	11,680,841	12,259,592	5,643,910	5,868,979	4,136,581	4,101,598
London Assurance Corporation, London, England	4,273,980	4,900,254	2,359,240	2,203,484	1,913,973	1,738,010
London and Lancashire Fire Insurance Co., Ltd., Liverpool, England	3,556,540	3,789,557	1,442,738	1,337,983	1,465,326	1,507,989
North British and Mercantile Insurance Co., London, England	6,777,754	7,131,640	3,413,003	3,444,654	2,717,753	2,810,788
Northern Assurance Company, Ltd., London, England	4,817,762	5,085,381	2,287,845	2,243,931	1,773,603	1,850,153
Norwich Union Fire Insurance Society, Ltd., Norwich, England	3,560,559	4,068,229	1,575,325	1,660,794	1,279,622	1,326,807
Palatine Insurance Company, Ltd., London, England	2,580,676	2,800,496	1,226,137	1,190,717	1,041,593	1,065,548
Patriotic Assurance Company, Ltd., Dublin, Ireland	3,388,497	413,385	97,574	133,332	129,440	139,329
Phoenix Assurance Company, Ltd., London, England	3,637,010	4,045,213	1,720,752	1,684,532	1,451,140	1,459,253
Royal Insurance Company, Ltd., Liverpool, England	12,141,204	13,484,206	5,665,141	5,820,771	4,653,980	4,554,046
Royal Exchange Assurance, London, England	3,219,148	3,363,639	1,687,016	1,688,246	1,174,884	1,196,885
Sun Insurance Office, London, England	4,003,550	4,499,012	1,835,722	1,983,549	1,609,649	1,624,529
Svea Fire and Life Insurance Co., Ltd., Gothenburg, Sweden	1,543,134	1,617,910	695,884	680,833	643,132	645,632
Swiss Reinsurance Company, Zurich, Switzerland	2,413,416	2,535,131	964,571	1,043,497	834,479	837,629
Union Marine Insurance Co., Ltd., Liverpool, England	797,248	1,242,427	529,178	593,131	338,505	321,505
Western Assurance Company, Toronto, Ontario	3,019,362	3,680,206	1,804,729	2,102,035	1,141,046	1,196,801
Totals of foreign companies	$67,534,062	$74,392,294	$32,728,385	$33,039,598	$26,188,491	$26,455,712
Totals of American companies	320,014,648	349,565,530	149,700,113	153,529,112	121,397,913	124,571,478
Totals	$387,548,710	$423,957,824	$182,428,498	$186,568,710	$147,586,404	$151,027,190

Percent of losses paid to premiums received, $39.99.
Percent of losses incurred to premiums received, $41.33.
Percent losses paid to premiums and investment earnings, $37.83.
Percent losses incurred to premiums and investment earnings, $39.17.

TABLE XIb—CONCLUDED.

COMPANIES.	Interest and rents.	Gain from investments.	Kansas business, 1918; net basis.		
			Net premiums received.	Net losses paid.	Net losses incurred.
British American Assurance Company, Toronto, Ontario	$83,148	$90,211	$13,866	$1,104	$1,544
Caledonian Insurance Company, Edinburgh, Scotland	120,922	42,322	8,478	10,420	10,003
Commercial Union Assurance Company, Ltd., London, England	436,424	276,562	115,006	39,084	40,293
Eagle, Star and British Dominions General Insurance Company, Ltd., London, England	54,406	84,378	7,272	3,784	3,228
General Fire Assurance Company, Paris, France	49,269	58,654	7,530	6,069	4,073
Indemnity Mutual Marine Assurance Company, Ltd., London, England	37,389	27,751	.....	.....	.....
Liverpool and London and Globe Insurance Company, Ltd., Liverpool, England	608,133	263,260	242,524	102,526	99,746
London Assurance Corporation, London, England	225,254	204,525	36,564	8,009	12,245
London and Lancashire Fire Insurance Company, Ltd., Liverpool, England	219,880	193,745	32,862	13,353	14,413
North British and Mercantile Insurance Company, London, England	359,287	1,025,460	94,353	46,707	53,082
Northern Assurance Company, Ltd., London, England	250,841	111,209	60,484	24,312	24,249
Norwich Union Fire Insurance Society, Ltd., Norwich, England	136,414	68,611	32,614	20,406	23,221
Palatine Insurance Company, Ltd., London, England	133,716	93,365	38,207	15,744	15,074
Patriotic Assurance Company, Ltd., Dublin, Ireland	25,641	15,450	1,379	2,603	3,555
Phœnix Assurance Company, Ltd., London, England	169,596	129,153	36,029	10,128	9,443
Royal Insurance Company, Ltd., Liverpool, England	800,784	413,096	162,533	82,164	85,668
Royal Exchange Assurance, London, England	148,059	112,735	41,942	9,413	12,794
Sun Insurance Office, London, England	219,700	114,616	31,112	15,140	28,679
Svea Fire and Life Insurance Company, Ltd., Gothenburg, Sweden	75,937	77,925	21,964	8,575	8,901
Swiss Reinsurance Company, Zurich, Switzerland	93,328	104,934	20,687	3,154	7,026
Union Marine Insurance Company, Ltd., Liverpool, England	44,270	34,639	538	None.	None.
Western Assurance Company, Toronto, Ontario	151,458	164,380	19,712	8,355	6,926
Totals of foreign companies	$3,552,993	$3,285,904	$718,036	$290,375	$308,962
Totals of American companies	21,666,294	18,056,569	6,792,498	2,708,211	2,795,152
Totals	$25,219,287	$21,342,473	$7,510,534	$2,998,586	$3,104,114

Percent of losses paid to premiums received $39.99
Percent of losses incurred to premiums received 41.33
Percent of losses paid to premiums and investment earnings, 37.83
Percent of losses incurred, premiums and investment earnings, 39.17

TABLE XII.—CONDITION AND GENERAL BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	Premium income.	Total income.	Death claims.	Total paid policy-holders.	Total disbursements.	Admitted assets.
Ætna Life Insurance Company (Life Dept.), Hartford, Conn	$19,107,682	$25,991,006	$8,590,851	$15,658,035	$21,113,204	$128,532,420
American Bankers' Insurance Company (Life Dept.), Chicago, Ill	425,630	656,084	154,780	174,192	369,594	1,315,180
American Central Life Insurance Company, Indianapolis, Ind	1,331,149	1,710,920	548,757	954,367	1,480,561	6,472,351
American Home Life Insurance Company, Topeka, Kan	146,626	221,141	26,113	37,827	138,259	501,911
American Life Insurance Company, Des Moines, Iowa	708,305	832,255	160,688	260,411	547,092	2,267,922
American National Assurance Company, St. Louis, Mo	230,410	270,445	62,762	66,602	191,776	629,014
American National Insurance Company (Life Dept.), Galveston, Tex	2,701,417	*3,659,842	871,150	1,035,314	*2,953,398	*6,004,329
Bankers' Life Company, Des Moines, Iowa	9,492,294	12,028,514	5,732,103	6,679,037	8,924,699	36,594,321
Bankers' Life Insurance Company, Lincoln, Neb	2,219,534	2,923,507	397,815	869,917	1,348,966	14,370,309
Bankers' Life Insurance Company of Kansas, Olathe, Kan	28,988	41,734	5,600	5,867	21,793	30,618
Bankers' Reserve Life Company, Omaha, Neb	1,554,426	1,989,656	312,282	657,971	1,165,769	8,205,029
Bank Savings Life Insurance Company, Topeka, Kan	281,248	338,629	63,000	79,150	186,096	1,139,730
Capital Life Insurance Company, Denver, Colo	815,629	1,171,215	253,395	317,315	698,747	2,994,744
Central Life Insurance Company, Fort Scott, Kan	188,538	222,703	40,340	59,458	144,762	681,939
Central Life Assurance Society of the United States, Des Moins, Iowa	2,036,568	2,431,544	468,072	657,773	1,523,850	6,821,050
Central States Life Insurance Company, St. Louis, Mo	934,433	1,326,177	318,921	388,446	896,375	2,273,569
Columbian National Life Insurance Company, (Life Dept.) Boston, Mass	2,792,435	*3,916,572	902,968	1,264,795	*2,650,096	*15,194,862
Commonwealth Life Insurance Company, Omaha, Neb	694,357	766,451	129,140	156,419	505,771	1,286,731
Connecticut Mutual Life Insurance Company, Hartford, Conn	9,120,646	13,661,821	5,395,723	8,650,178	11,138,839	82,381,485
Equitable Life Assurance Society of the United States, New York, N. Y	67,465,337	119,812,535	27,799,026	65,412,490	85,496,380	611,813,920
Equitable Life Insurance Company, Des Moines, Iowa	5,174,522	6,520,453	1,259,558	2,594,528	4,082,962	35,022,114
Farmers' and Bankers' Life Insurance Company, Wichita, Kan	771,312	879,199	138,718	198,025	577,277	1,604,194
Federal Life Insurance Company (Life Dept.), Chicago, Ill	800,811	1,115,831	266,409	531,961	950,070	*4,360,517
Fidelity Mutual Life Insurance Company, Philadelphia, Pa	5,566,168	8,506,612	2,208,137	4,274,006	5,898,747	37,246,448
Franklin Life Insurance Company, Springfield, Ill	2,046,801	2,511,191	689,446	933,916	1,632,001	9,574,533
Globe Life Insurance Company, Salina, Kan	30,844	403,138	17,900	18,985	753,159	233,035
Great American Life Insurance Company, Hutchinson, Kan	75,983	100,647	8,500	9,702	102,194	261,751
Great Republic Life Insurance Company, Los Angeles, Cal	321,887	396,687	66,576	95,503	285,280	1,107,331
Guardian Life Insurance Company, New York, N. Y	6,900,940	10,110,423	2,135,625	6,399,041	9,098,488	55,690,501
Home Life Insurance Company, New York, N. Y	5,224,038	41,481,750	1,762,235	4,108,322	5,498,221	36,097,017
Illinois Life Insurance Company, Chicago, Ill	2,817,845	4,174,806	951,322	1,798,072	2,794,267	15,419,826
International Life Insurance Company, St. Louis, Mo	2,654,775	4,050,292	538,968	965,201	1,970,917	*11,970,650
Kansas City Life Insurance Company, Kansas City, Mo	4,572,539	5,365,913	1,173,253	1,623,162	3,544,107	10,922,099
Kansas Life Insurance Company, Topeka, Kan	156,677	210,550	51,000	58,401	225,136	824,306
La Fayette Life Insurance Company, La Fayette, Ind	358,020	426,899	52,050	109,820	223,358	1,612,734
Manhattan Life Insurance Company, New York, N. Y	1,669,511	2,887,556	1,278,889	2,252,522	3,069,999	19,212,265
Manhattan Mutual Life Insurance Company, Manhattan, Kan	3,588	36,521	None.	None.	9,345	27,922
Maryland Assurance Corporation (Life Dept.), Baltimore, Md	18,351	*2,190,705	1,000	1,000	*1,574,894	*1,393,393
Massachusetts Mutual Life Insurance Company, Springfield, Mass	16,078,456	26,460,402	5,867,337	11,016,421	14,987,660	112,661,852
Merchants Life Insurance Company, Des Moines, Iowa	1,231,896	1,435,574	602,687	654,998	1,065,921	3,099,592

Metropolitan Life Insurance Company (Life Dept.), New York, N. Y.	154,564,347	200,218,763	58,149,482	82,391,144	131,876,685	775,454,698
Midland Life Insurance Company, Kansas City, Mo.	430,724	518,217	130,722	160,704	334,720	1,135,823
Midwest Life Insurance Company, Lincoln, Neb.	320,316	399,011	107,108	134,966	254,622	1,196,618
Minnesota Mutual Life Insurance Company, St. Paul, Minn.	1,427,598	1,760,945	486,203	689,944	1,195,539	6,301,016
Missouri State Life Insurance Company, St. Louis, Mo.	5,757,817	7,607,942	1,760,245	2,465,044	5,243,828	19,895,654
Morris Plan Insurance Society, New York, N. Y.	69,235	76,266	[illegible] 200	6,200	63,915	205,720
Mutual Benefit Life Insurance Company, Newark, N. J.	34,671,225	61,511,474	12,15[illegible] 381	24,677,453	31,355,335	249,126,293
Mutual Life Insurance Company of New York, N. Y.	67,146,992	123,897,695	27,898,702	69,651,430	85,315,858	673,714,294
National Life Insurance Company, Montpelier, Vt.	8,245,267	11,804,619	2,846,932	7,812,331	9,717,537	71,033,766
National Life Insurance Company of U. S. of A. (Life Dept.), Chicago, Ill.	3,133,387	4,470,997	1,219,976	2,064,146	3,206,765	16,635,957
National Life and Accident Insurance Company, Nashville, Tenn.	1,283,177	*6,689,383	673,428	673,428	*6,460,115	*3,103,495
New England Mutual Life Insurance Company, Boston, Mass.	13,384,615	17,660,989	5,408,204	9,875,524	12,689,179	89,166,638
New York Life Insurance Company, New York, N. Y.	110,138,795	178,886,379	†35,011,158	97,699,856	122,700,207	995,087,285
North American Life Insurance Company, Chicago, Ill.	1,085,115	1,323,464	305,414	399,083	900,729	4,363,732
North American Life Insurance Company, Omaha, Neb.	339,326	403,054	86,447	126,238	271,288	872,605
Northwestern Mutual Life Insurance Company, Milwaukee, Wis.	57,255,266	78,028,516	18,149,721	46,996,354	57,789,268	414,837,472
Northwestern National Life Insurance Company, Minneapolis, Minn.	2,256,671	2,639,542	593,011	926,698	1,717,070	7,109,269
Occidental Life Insurance Company, Albuquerque, N. M.	320,981	428,498	112,346	136,226	311,932	1,087,995
Old Colony Life Insurance Company, Chicago, Ill.	366,439	557,901	117,442	162,012	373,413	1,300,154
Old Line Insurance Company, Lincoln, Neb.	234,272	256,367	15,351	34,693	214,867	368,197
Pacific Mutual Life Insurance Company (Life Dept.), Los Angeles, Cal.	7,469,920	9,950,530	2,267,987	4,288,846	6,772,436	42,674,634
Penn Mutual Life Insurance Company, Philadelphia, Pa.	29,083,897	51,794,110	10,420,029	22,056,716	31,018,729	202,862,995
Peoria Life Insurance Company, Peoria, Ill.	833,411	1,026,999	168,133	221,440	593,244	2,150,227
Phœnix Mutual Life Insurance Company, Hartford, Conn.	7,788,506	10,822,304	2,526,908	5,800,347	7,899,545	48,881,385
Pioneer Life Insurance Company, Kansas City, Mo.	130,824	248,589	49,017	78,385	212,971	589,368
Standard Life Insurance Company, Decatur, Ill.	891,475	1,383,357	438,459	475,139	1,108,016	1,232,200
Provident Life and Trust Company of Philadelphia, Philadelphia, Pa.	14,864,260	19,838,198	4,390,441	11,559,266	14,853,504	102,116,388
Prudential Insurance Company of America, Newark, N. J.	124,459,657	668,662,519	50,693,042	71,042,622	111,722,253	571,462,309
Reliance Life Insurance Company (Life Dept.), Pittsburg, Pa.	3,315,781	3,903,728	924,851	1,185,092	2,738,293	8,790,975
Reserve Loan Life Insurance Company, Indianapolis, Ind.	1,146,917	1,370,368	284,190	982,806	1,361,828	4,247,889
Royal Union Mutual Life Insurance Company, Des Moines, Iowa	1,927,020	2,545,188	520,405	1,128,575	1,762,374	8,244,868
Security Life Insurance Company of America, Richmond, Va.	664,103	827,626	230,471	336,154	609,824	3,377,176
Security Mutual Life Insurance Company, Binghamton, N. Y.	1,929,791	2,384,130	735,899	1,121,092	1,769,971	9,393,453
Security Mutual Life Insurance Company, Lincoln, Neb.	305,902	419,088	96,616	132,608	273,845	1,884,205
State Life Insurance Company, Indianapolis, Ind.	3,254,588	4,406,133	1,027,402	1,960,580	2,980,578	20,364,664
St. Joseph Life Insurance Company, St. Joseph, Mo.	203,397	225,978	33,000	34,044	109,482	537,432
Travelers Insurance Company (Life Dept.), Hartford, Conn.	19,666,973	25,345,869	7,433,496	10,247,608	16,844,513	108,777,244
Union Central Life Insurance Company, Cincinnati, Ohio	19,399,897	28,062,795	5,943,859	15,838,119	21,557,479	128,164,484
Union Mutual Life Insurance Company, Portland, Me.	2,335,773	3,234,700	756,999	2,420,763	2,973,101	18,579,390
United Life and Accident Insurance Company, Concord, N. H.	312,181	413,519	94,761	125,574	291,076	1,409,118
United States Life Insurance Company, New York, N. Y.	698,273	1,275,034	442,608	961,237	1,344,169	7,209,969
Western Union Life Insurance Company, Spokane, Wash.	1,117,320	1,362,392	357,106	496,398	887,216	3,447,002
Totals	$882,982,047	$1,851,881,006	$326,380,248	$639,979,076	$901,517,339	$5,906,170,560

* Includes Accident and Health Departments.

TABLE XII.—Concluded.

Companies.	Net reserve.	Liabilities except capital stock.	Capital stock paid up.	Surplus.	Insurance in force December 31, 1918.
Ætna Life Insurance Company (Life Dept.), Hartford, Conn	$106,760,277	$115,922,542	$5,000,000	$12,164,653	$673,171,468
American Bankers' Insurance Company (Life Dept.), Chicago, Ill	942,020	1,100,843	163,190	51,147	19,160,048
American Central Life Insurance Company, Indianapolis, Ind	5,581,022	6,123,470	137,000	211,881	54,031,580
American Home Life Insurance Company, Topeka, Kan	405,732	429,126	None.	72,785	5,003,898
American Life Insurance Company, Des Moines, Iowa	1,919,865	2,051,073	200,875	15,974	23,247,354
American National Assurance Company, St. Louis, Mo	326,957	349,430	200,000	79,584	7,318,136
American National Insurance Company (Life Dept.), Galveston, Tex	4,573,819	*5,062,472	*250,000	*691,857	29,627,387
Bankers' Life Company, Des Moines, Iowa	16,779,384	36,212,005	.....	382,316	446,933,871
Bankers' Life Insurance Company, Lincoln, Neb	9,635,758	14,089,159	100,000	181,150	70,146,219
Bankers' Life Insurance Company of Kansas, Olathe, Kan	10,952	12,311	None.	18,306	879,600
Bankers' Reserve Life Company, Omaha, Neb	6,379,281	6,867,069	100,000	1,237,961	43,556,627
Bank Savings Life Insurance Company, Topeka, Kan	757,199	798,746	200,000	140,983	9,505,850
Capitol Life Insurance Company, Denver, Colo	2,305,387	2,764,683	100,000	130,061	29,335,934
Central Life Insurance Company, Fort Scott, Kan	569,647	601,406	None.	80,532	3,213,023
Central Life Assurance Society of the United States, Des. Moines, Iowa	5,679,937	6,587,708	200,000	33,342	63,867,715
Central States Life Insurance Company, St. Louis, Mo	1,707,765	2,048,794	200,000	24,775	34,355,057
Columbian National Life Insurance Company (Life Dept.), Boston, Mass	12,929,318	*13,962,392	*1,000,000	*232,470	92,195,825
Commonwealth Life Insurance Company, Omaha, Neb	1,087,560	1,129,805	1,000,000	56,925	21,846,705
Connecticut Mutual Life Insurance Company, Hartford, Conn	72,930,157	7,902,598	None.	3,355,504	285,121,434
Equitable Life Assurance Society of the United States, New York, N. Y	478,434,050	598,787,107	100,000	12,926,813	1,924,538,578
Equitable Life Insurance Company, Des Moines, Iowa	21,784,986	23,527,718	300,000	1,194,396	159,618,091
Farmers' and Bankers' Life Insurance Company, Wichita, Kan	981,871	1,273,533	275,000	55,661	23,362,278
Federal Life Insurance Company (Life Dept.), Chicago, Ill	3,603,589	*4,042,509	*300,000	*18,008	26,008,265
Fidelity Mutual Life Insurance Company, Philadelphia, Pa	30,967,251	36,163,288	None.	1,083,161	149,295,550
Franklin Life Insurance Company, Springfield, Ill	8,018,507	9,474,533	100,000	None.	70,586,248
Globe Life Insurance Company, Salina, Kan	26,381	48,212	100,000	84,813	1,026,800
Great American Life Insurance Company, Hutchinson, Kan	15,411	28,930	200,000	32,821	2,135,750
Great Republic Life Insurance Company, Los Angeles, Cal	403,800	529,606	500,000	77,725	9,096,028
Guardian Life Insurance Company, New York, N. Y	48,602,072	54,136,499	200,000	1,354,031	None.
Home Life Insurance Company, New York, N. Y	33,568,403	35,173,396	None.	923,621	158,710,292
Illinois Life Insurance Company, Chicago, Ill	12,403,242	14,404,244	500,000	515,581	90,043,985
International Life Insurance Company, St. Louis, Mo	9,401,772	10,941,044	525,000	127,606	75,340,876
Kansas City Life Insurance Company, Kansas City, Mo	9,083,175	10,592,867	200,000	129,233	143,499,667
Kansas Life Insurance Company, Topeka, Kan	126,447	177,775	395,530	251,001	5,890,234
La Fayette Life Insurance Company, La Fayette, Ind	1,375,772	1,560,501	None.	52,233	10,603,036
Manhattan Life Insurance Company, New York, N. Y	18,144,380	18,930,545	100,000	181,720	56,441,033
Manhattan Mutual Life Insurance Company, Manhattan, Kan	1,192	1,944	None.	25,978	229,500
Maryland Assurance Corporation (Life Dept.), Baltimore, Md	8,353	10,591	*500,000	*17,091	1,069,943
Massachusetts Mutual Life Insurance Company, Springfield, Mass	95,161,662	10,734,798	None.	5,318,055	490,793,291
Merchants Life Insurance Company, Des Moines, Iowa	1,803,986	2,622,082	400,000	77,509	55,088,201

Metropolitan Life Insurance Company (Life Dept.), New York, N. Y	720,376,455	748,405,784	None.	27,048,914	*2,345,504,178
Midland Life Insurance Company, Kansas City, Mo	860,910	1,017,022	100,000	18,802	12,236,867
Midwest Life Insurance Company, Lincoln, Neb	968,538	1,033,476	150,000	13,141	11,439,929
Minnesota Mutual Life Insurance Company, St. Paul, Minn	5,277,222	5,861,548	None.	439,467	44,121,724
Missouri State Life Insurance Company, St. Louis, Mo	15,876,852	17,809,778	1,000,000	1,085,876	176,746,636
Morris Plan Insurance Society, New York, N. Y	9,167	32,743	100,000	72,977	2,464,475
Mutual Benefit Life Insurance Company, Newark, N. J	211,066,452	249,126,293	None.	None.	987,481,787
Mutual Life Insurance Company of New York, N. Y	536,113,077	673,714,294	None.	None.	1,861,881,953
National Life Insurance Company, Montpelier, Vt	59,492,522	67,152,088	None.	3,881,679	233,424,376
National Life Insurance Company of United States of America (Life Dept.), Chicago, Ill	14,149,124	15,971,640	500,000	164,317	100,580,434
National Life and Accident Insurance Company, Nashville, Tenn	1,084,729	*2,545,972	*300,000	*257,523	46,500,547
New England Mutual Life Insurance Company, Boston, Mass	79,802,230	85,559,225	None.	3,607,412	403,609,868
New York Life Insurance Company, New York, N. Y	755,699,522	995,087,285	None.	None.	2,838,829,802
North American Life Insurance Company, Chicago, Ill	3,434,413	3,629,499	700,000	34,234	38,222,686
North American Life Insurance Company, Omaha, Neb	809,507	853,659	None.	18,947	11,873,437
Northwestern Mutual Life Insurance Company, Milwaukee, Wis	366,258,457	395,338,695	None.	19,498,777	1,680,936,546
Northwestern National Life Insurance Company, Minneapolis, Minn	5,996,800	6,607,966	None.	501,303	68,179,848
Occidental Life Insurance Company, Albuquerque, N. M	829,982	933,812	100,000	54,183	11,046,185
Old Colony Life Insurance Company, Chicago, Ill	1,061,232	1,131,976	126,552	41,626	11,542,299
Old Line Insurance Company, Lincoln, Neb	130,517	152,536	150,000	65,661	3,067,500
Pacific Mutual Life Insurance Company (Life Dept.), Los Angeles, Cal	37,319,594	42,223,882	1,000,000	750,752	208,647,520
Penn Mutual Life Insurance Company, Philadelphia, Pa	161,710,461	202,862,995	None.	None.	802,225,787
Peoria Life Insurance Company, Peoria, Ill	1,831,553	2,022,980	100,000	27,246	26,115,956
Phœnix Mutual Life Insurance Company, Hartford, Conn	43,310,153	48,881,385	None.	None.	213,479,965
Pioneer Life Insurance Company, Kansas City, Mo	349,429	379,260	200,000	10,109	4,092,014
Standard Life Insurance Company, Decatur, Ill	958,562	1,106,129	100,000	26,080	33,531,006
Provident Life and Trust Company of Philadelphia, Philadelphia, Pa	91,701,527	97,519,047	2,000,000	2,597,341	412,833,701
Prudential Insurance Company of America, Newark, N. J	468,042,561	558,038,025	2,000,000	11,424,284	1,642,209,645
Reliance Life Insurance Company (Life Dept.), Pittsburg, Pa	7,231,352	7,588,008	1,000,000	202,967	102,841,263
Reserve Loan Life Insurance Company, Indianapolis, Ind	3,631,803	3,987,407	100,000	160,481	29,864,826
Royal Union Mutual Life Insurance Company, Des Moines, Iowa	7,172,690	8,053,276	None.	191,592	52,432,109
Security Life Insurance Company of America, Richmond, Va	2,829,422	3,004,474	220,000	152,702	21,053,699
Security Mutual Life Insurance Company, Binghamton, N. Y	8,759,356	9,232,531	None.	160,922	57,267,818
Security Mutual Life Insurance Company, Lincoln, Neb	1,486,639	1,553,095	None.	331,111	10,173,302
State Life Insurance Company, Indianapolis, Ind	16,541,725	17,750,543	None.	2,614,121	93,319,457
St. Joseph Life Insurance Company, St. Joseph, Mo	310,184	330,038	100,000	107,383	5,017,155
Travelers Insurance Company (Life Dept.), Hartford, Conn	98,783,743	104,996,246	6,000,000	8,619,548	654,291,082
Union Central Life Insurance Company, Cincinnati, Ohio	105,693,983	122,221,842	2,000,000	3,942,642	563,428,654
Union Mutual Life Insurance Company, Portland, Me	17,924,876	18,410,190	None.	169,200	65,551,297
United Life and Accident Insurance Company, Concord, N. H	604,280	658,956	500,000	250,161	8,806,631
United States Life Insurance Company, New York, N. Y	6,522,998	6,898,812	264,000	47,158	23,840,796
Western Union Life Insurance Company, Spokane, Wash	2,624,291	2,911,183	200,000	335,819	36,522,575
Totals	$4,889,838,229	$5,660,896,323	$32,557,147	$132,535,701	$23,409,140,350

* Includes Accident and Health Departments.

TABLE XIII.—KANSAS BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	In force December 31, 1917.		Written during 1918.		Terminated during 1918.	
	Number policies.	Amount.	Number policies.	Amount.	Number policies.	Amount.
Ætna Life Insurance Co. (Life Department), Hartford, Conn	5,803	$10,888,855	788	$2,254,796	793	$1,840,966
American Bankers' Insurance Co. (Life Department), Chicago, Ill	391	448,933	206	247,100	190	208,800
American Central Life Insurance Co., Indianapolis, Ind	1,561	2,998,910	547	1,357,471	271	547,126
American Home Life Insurance Co., Topeka, Kan	3,285	5,162,062	510	917,231	613	1,075,395
American Life Insurance Co., Des Moines, Iowa	1,067	1,362,319	306	491,939	332	444,042
American National Assurance Co., St. Louis, Mo	351	553,500	33	61,000	184	302,500
American National Insurance Co. (Life Department) Galveston, Texas	99	130,500	32	34,500	54	68,656
Bankers' Life Company, Des Moines, Iowa	9,240	18,735,887	422	922,366	450	925,500
Bankers' Life Insurance Co., Lincoln, Neb	6,877	10,738,201	944	1,673,315	511	731,500
Bankers' Life Insurance Company of Kansas, Olathe, Kan	219	400,000	270	540,700	43	61,100
Bankers' Reserve Life Company, Omaha, Neb	3,218	5,934,969	377	727,919	671	1,077,461
Bank Savings Life Insurance Co., Topeka, Kan	5,062	8,994,790	822	1,628,820	731	1,211,260
Capital Life Insurance Co., Denver, Colo	885	1,246,000	154	270,000	191	292,030
Central Life Insurance Co., Fort Scott, Kan	2,266	3,540,613	507	738,916	321	491,073
Central Life Assurance Society of the United States, Des Moines, Iowa	876	1,433,171	258	525,200	232	395,579
Central States Life Insurance Co., St. Louis, Mo	292	510,414	128	211,500	65	107,414
Columbian National Life Insurance Co. (Life Department), Boston, Mass	1,997	3,585,066	613	1,121,127	284	532,827
Commonwealth Life Insurance Co., Omaha, Neb	489	781,170	287	655,705	204	324,940
Connecticut Mutual Life Insurance Co., Hartford, Conn	1,602	2,823,305	487	887,475	316	529,093
Continental Life Insurance Co., Salt Lake City, Utah	.....	.....	.....	.....	.....	.....
Equitable Life Assurance Society of the United States, New York, N. Y	5,083	9,342,163	619	1,215,465	405	955,365
Equitable Life Insurance Co., Des Moines, Iowa	2,295	3,735,620	281	712,675	164	354,075
Farmers and Bankers Life Insurance Co., Wichita, Kan	9,488	16,176,866	3,086	7,466,212	1,944	3,649,867
Federal Life Insurance Co. (Life Department), Chicago, Ill	52	149,953	.....	47,222	.....	74,054
Fidelity Mutual Life Insurance Co., Philadelphia, Pa	572	985,370	23	71,671	58	73,213
Franklin Life Insurance Co., Springfield, Ill	652	1,088,827	41	94,000	72	175,257
Globe Life Insurance Co., Salina, Kan	1,002	2,036,806	81	146,000	636	1,329,006
Great American Life Insurance Co., Hutchinson, Kan	157	455,500	705	1,812,250	51	132,000
Great Republic Life Insurance Co., Los Angeles, Cal	213	358,491	96	158,573	71	117,646
Guardians Life Insurance Co., New York, N. Y	1,623	2,880,461	264	681,000	257	492,703

TABLE XIII.—CONTINUED.

COMPANIES.	In force December 31, 1917.		Written during 1918.		Terminated during 1918.	
	Number policies.	Amount.	Number policies.	Amount.	Number policies.	Amount.
Home Life Insurance Co., New York, N. Y.	1,104	$1,841,794	161	$375,471	69	$133,301
Illinois Life Insurance Co., Chicago, Ill.	6,599	10,398,467	903	2,172,151	764	1,398,331
International Life Insurance Co., St. Louis, Mo.	2,593	5,129,884	471	946,750	64	176,721
Kansas City Life Insurance Co., Kansas City, Mo.	5,306	8,414,882	671	1,361,174	738	1,251,500
Kansas Life Insurance Co., Topeka, Kan.	2,240	4,446,079	1,640	3,084,155	941	1,967,500
La Fayette Life Insurance Co., La Fayette, Ind.	311	497,083	16	21,724	129	201,797
Manhattan Life Insurance Co., New York, N. Y.	97	151,953	27	39,079	27	49,000
Manhattan Mutual Life Insurance Co., Manhattan, Kan.	None.	None.	94	229,500	None.	None.
Maryland Assurance Corporation (Life Department), Baltimore, Md.	None.	None.	6	7,000	None.	None.
Massachusetts Mutual Life Insurance Co., Springfield, Mass.	3,875	7,665,754	378	837,469	333	650,559
Merchants Life Insurance Co., Des Moines, Iowa	503	1,051,500	2	5,000	25	63,386
Metropolitan Life Insurance Co., New York, N. Y. (Ordinary)	10,308	10,910,174	2,243	2,420,827	1,226	1,469,709
Metropolitan Life Insurance Co., New York. (Industrial)	127,494	16,135,184	22,856	3,126,323	18,042	2,474,774
Midland Life Insurance Co., Kansas City, Mo.	2,287	3,401,179	538	984,821	362	535,500
Midwest Life Insurance Co., Lincoln, Neb.	227	309,250	114	197,250	81	126,500
Minnesota Mutual Life Insurance Co., St. Paul, Minn.	151	270,479	27	43,598	24	61,795
Missouri State Life Insurance Co., St. Louis, Mo.	3,229	5,553,539	471	1,212,602	389	781,013
Morris Plan Insurance Society, New York, N. Y.	None.	None.	103	11,650	2	250
Mutual Benefit Life Insurance Co., Newark, N. J.	3,363	6,052,036	331	730,585	200	347,206
Mutual Life Insurance Company of New York, N. Y.	9,829	16,560,049	1,197	2,595,139	691	1,065,966
National Life Insurance Co., Montpelier, Vt.	1,475	2,798,205	243	603,114	142	288,002
National Life Insurance Company of United States of America, Chicago, Ill.	2,918	4,288,304	231	451,300	276	453,476
National Life and Accident Insurance Co., Nashville, Tenn.	14,861	790,605	14,754	885,240	12,677	726,978
New England Mutual Life Insurance Co., Boston, Mass.	1,124	1,791,722	377	700,640	198	304,026
New York Life Insurance Co., New York, N. Y.	12,949	22,665,061	1,245	2,594,856	1,009	1,653,890
North American Life Insurance Co., Chicago, Ill.	1,372	2,228,162	101	161,200	198	323,571
North American Life Insurance Co., Omaha, Neb.	463	1,203,652	119	258,000	132	359,739
Northwestern Mutual Life Insurance Co., Milwaukee, Wis.	10,177	23,100,200	652	2,415,800	565	1,206,081
Northwestern National Life Insurance Co., Minneapolis, Minn.	305	398,145	100	155,000	3	10,175
Occidental Life Insurance Co., Albuquerque, N. M.	192	292,500	56	84,500	37	59,886
Oklahoma National Life Insurance Co., Oklahoma City, Okla.						

TABLE XIII.—CONTINUED.

COMPANIES.	In force December 31, 1917.		Written during 1918.		Terminated during 1918.	
	Number policies.	Amount.	Number policies.	Amount.	Number policies.	Amount.
Old Colony Life Insurance Co., Chicago, Ill	94	$110,250	74	$85,000	42	$48,723
Old Line Insurance Company, Lincoln, Neb	*					
Pacific Mutual Life Insurance Co. (Life Department), Los Angeles, Cal	1,758	$2,441,796	289	$505,418	157	$209,318
Penn Mutual Life Insurance Co., Philadelphia, Pa	2,246	4,130,005	176	496,026	101	185,240
Peoria Life Insurance Co., Peoria, Ill	397	742,868	570	874,800	42	90,498
Phœnix Mutual Life Insurance Co., Hartford, Conn	793	1,552,853	64	153,548	38	75,998
Pioneer Life Insurance Co., Kansas City, Mo	261	370,605	86	95,500	48	74,000
Standard Life Insurance Co., Decatur, Ill	388	438,696	102	128,133	63	90,607
Provident Life and Trust Company of Philadelphia, Philadelphia, Pa	1,001	1,657,782	326	583,799	214	363,376
Prudential Insurance Company of America, Newark, N. J. (Ordinary)	8,615	11,107,082	2,159	2,495,945	952	1,179,186
Prudential Insurance Company of America, Newark, N. J. (Industrial)	137,273	17,170,873	35,255	5,407,735	20,517	2,805,864
Reliance Life Insurance Co. (Life Department), Pittsburg, Pa	1,168	2,010,422	219	682,750	170	282,251
Reserve Loan Life Insurance Co., Indianapolis, Ind	391	525,419	45	83,345	59	95,860
Royal Union Mutual Life Insurance Co., Des Moines, Iowa	3,274	5,380,009	276	626,894	257	426,898
Security Life Insurance Company of America, Richmond, Va	255	343,316	67	96,137	85	117,470
Security Mutual Life Insurance Co., Binghamton, N. Y	293	463,359	82	134,000	69	109,498
Security Mutual Life Insurance Co., Lincoln, Neb	580	711,256	30	57,314	38	45,406
State Life Insurance Co., Indianapolis, Ind	1,547	4,069,987	164	414,821	99	378,500
St. Joseph Life Insurance Co., St. Joseph, Mo	359	716,500	16	41,000	29	62,000
Travelers' Insurance Co. (Life Department), Hartford, Conn	1,143	2,520,846	405	1,248,493	111	266,615
Union Central Life Insurance Co., Cincinnati, Ohio	4,705	8,426,998	519	1,141,585	488	880,769
Union Mutual Life Insurance Co., Portland, Me	169	331,926	21	74,414	29	84,979
United Life and Accident Insurance Co., Concord, N. H	55	122,575	16	34,030	29	57,500
United States Life Insurance Co., New York, N. Y	77	99,900	12	22,000	19	23,959
Western Union Life Insurance Co., Spokane, Wash	None.	None.	13	22,754	None.	None.
Totals	458,911	$341,229,887	103,329	$71,889,507	330,114	$44,615,495

* No Kansas business.

TABLE XIII.—CONTINUED.

COMPANIES.	In force December 31, 1918.		Premiums received.	Losses incurred.	Losses paid.
	Number policies.	Amount.			
Ætna Life Insurance Co. (Life Department), Hartford, Conn	5,798	$11,302,684	$364,386	$109,455	$97,823
American Bankers' Insurance Co. (Life Department), Chicago, Ill	407	487,233	16,377	11,000	11,000
American Central Life Insurance Co., Indianapolis, Ind	1,837	3,809,255	102,791	49,114	44,114
American Home Life Insurance Co., Topeka, Kan	3,182	5,003,898	146,626	49,647	28,613
American Life Insurance Co., Des Moines, Iowa	1,041	1,410,216	41,608	9,250	5,310
American National Assurance Co., St. Louis, Mo	200	312,000	12,962	6,000	9,500
American National Insurance Co. (Life Department) Galveston, Texas	77	96,344	2,299	1,000	1,000
Bankers' Life Company, Des Moines, Iowa	9,212	18,732,753	323,492	211,083	182,150
Bankers' Life Insurance Co., Lincoln, Neb	7,310	11,680,016	314,108	91,478	54,853
Bankers' Life Insurance Company of Kansas, Olathe, Kan	446	879,600	28,988	5,600	5,600
Bankers' Reserve Life Company, Omaha, Neb	2,924	5,585,427	195,732	41,863	25,019
Bank Savings Life Insurance Co., Topeka, Kan	5,153	9,412,350	280,205	74,360	70,360
Capital Life Insurance Co., Denver, Colo	848	1,224,789	36,721	23,500	19,771
Central Life Insurance Co., Fort Scott, Kan	2,452	3,788,456	138,930	40,377	36,279
Central Life Assurance Society of the United States, Des Moines, Iowa	902	1,562,792	48,182	12,000	8,500
Central States Life Insurance Co., St. Louis, Mo	355	614,500	17,699	6,614	6,214
Columbian National Life Insurance Co. (Life Department), Boston, Mass	2,326	4,173,366	127,156	47,964	46,156
Commonwealth Life Insurance Co., Omaha, Neb	572	1,111,935	4,782	8,000	8,000
Connecticut Mutual Life Insurance Co., Hartford, Conn	1,773	3,181,687	98,019	49,970	44,460
Continental Life Insurance Co., Salt Lake City, Utah	.....	.....	.....	.....	.....
Equitable Life Assurance Society of the United States, New York, N. Y	5,297	9,602,263	312,715	168,086	146,678
Equitable Life Insurance Co., Des Moines, Iowa	2,412	4,094,220	101,750	38,854	24,784
Farmers and Bankers Life Insurance Co., Wichita, Kan	10,630	19,953,211	647,259	184,000	123,500
Federal Life Insurance Co. (Life Department), Chicago, Ill	.....	123,120	3,861	None.	None.
Fidelity Mutual Life Insurance Co., Philadelphia, Pa	537	983,828	37,291	18,075	13,075
Franklin Life Insurance Co., Springfield, Ill	621	1,007,570	33,556	21,500	19,500
Globe Life Insurance Co., Salina, Kan	447	853,800	19,069	23,600	26,900
Great American Life Insurance Co., Hutchinson, Kan	811	2,135,750	67,526	8,608	8,500
Great Republic Life Insurance Co., Los Angeles, Cal	238	399,418	13,804	2,152	None.
Guardian Life Insurance Co., New York, N. Y	1,630	3,068,758	94,066	25,231	19,460

TABLE XIII.—CONTINUED.

COMPANIES.	In force December 31, 1918.		Premiums received.	Losses incurred.	Losses paid.
	Number policies.	Amount.			
Home Life Insurance Co., New York, N. Y	1,196	$2,083,964	$57,907	$28,730	$21,730
Illinois Life Insurance Co., Chicago, Ill	6,738	11,172,287	326,576	208,469	180,389
International Life Insurance Co., St. Louis, Mo	3,000	5,899,913	191,924	53,368	38,368
Kansas City Life Insurance Co., Kansas City, Mo	5,239	8,524,556	271,759	102,000	74,416
Kansas Life Insurance Co., Topeka, Kan	2,939	5,562,734	148,641	49,000	49,000
La Fayette Life Insurance Co., La Fayette, Ind	198	317,010	13,345	1,000	1,000
Manhattan Life Insurance Co., New York, N. Y	97	142,932	4,868	658	658
Manhattan Mutual Life In urance Co., Manhattan, Kan	94	229,500	3,588	None.	None.
Maryland Assurance Corpo ation (Life Department), Baltimore, Md	6	7,000	240	None.	None.
Massachusetts Mutual Life 'nsurance Co., Springfield, Mass	3,920	7,852,664	218,502	131,026	126,446
Merchants Life Insurance Co., Des Moines, Iowa	480	993,114	24,433	22,000	22,000
Metropolitan Life Insurance Co., New York, N. Y. (Ordinary)	11,325	11,861,292	349,264	145,169	135,685
Metropolitan Life Insurance Co., New York, N. Y. (Industrial)	132,308	16,786,733	623,583	255,728	253,329
Midland Life Insurance Co., Kansas City, Mo	2,463	3,850,050	121,071	34,583	36,583
Midwest Life Insurance Co., Lincoln, Neb	260	380,000	10,653	5,000	7,500
Minnesota Mutual Life Insurance Co., St. Paul, Minn	154	252,281	7,959	6,000	4,000
Missouri State Life Insurance Co., St. Louis, Mo	3,311	5,985,128	173,912	40,204	34,155
Morris Plan Insurance Society, New York, N. Y	101	11,400	281	None.	None.
Mutual Benefit Life Insurance Co., Newark, N. J	3,494	6,435,415	172,836	93,474	82,600
Mutual Life Insurance Company of New York, N. Y	10,235	18,089,222	471,616	211,108	210,089
National Life Insurance Co., Montpelier, Vt	1,576	3,113,317	105,670	74,857	71,857
National Life Insurance Company of United States of America, Chicago, Ill	2,873	4,286,128	133,294	48,284	42,368
National Life and Accident Insurance Co., Nashville, Tenn	16,938	948,867	32,646	13,408	12,986
New England Mutual Life Insurance Co., Boston, Mass	1,303	2,188,336	65,439	9,697	8,123
New York Life Insurance Co., New York, N. Y	13,185	23,606,027	774,488	341,935	331,404
North American Life Insurance Co., Chicago, Ill	1,275	2,065,791	50,906	36,515	31,515
North American Life Insurance Co., Omaha, Neb	450	1,101,913	29,986	14,017	11,500
Northwestern Mutual Life Insurance Co., Milwaukee, Wis	10,264	24,309,919	630,779	464,469	444,647
Northwestern National Life Insurance Co., Minneapolis, Minn	402	542,970	17,132	4,008	1,661
Occidental Life Insurance Co., Albuquerque, N. M	211	317,114	10,932	1,000	1,000
Oklahoma National Life Insurance Co., Oklahoma City, Okla					

TABLE XIII.—CONCLUDED.

COMPANIES.	In force December 31, 1918.		Premiums received.	Losses incurred.	Losses paid.
	Number policies.	Amount.			
Old Colony Life Insurance Co., Chicago, Ill	126	$146,427	$5,788	$1,000	$1,000
Old Line Insurance Company, Lincoln, Neb	*				
Pacific Mutual Life Insurance Co. (Life Department), Los Angeles, Cal	1,890	2,737,896	84,034	15,598	15,260
Penn Mutual Life Insurance Co., Philadelphia, Pa	2,321	4,440,791	141,679	52,220	42,220
Peoria Life Insurance Co., Peoria, Ill	925	1,527,170	52,693	9,742	8,742
Phœnix Mutual Life Insurance Co., Hartford, Conn	819	1,630,403	42,172	37,006	37,006
Pioneer Life Insurance Co., Kansas City, Mo	299	392,105	10,505	None.	None.
Standard Life Insurance Co., Decatur, Ill	427	476,222	12,447	9,000	9,000
Provident Life and Trust Company of Philadelphia, Philadelphia, Pa	1,113	1,878,305	56,184	20,813	18,813
Prudential Insurance Company of America, Newark, N. J. (Ordinary)	9,822	12,423,841	270,358	137,348	112,667
Prudential Insurance Company of America, Newark, N. J. (Industrial)	152,011	19,772,744	836,249	223,106	213,049
Reliance Life Insurance Co. (Life Department), Pittsburg, Pa	1,217	2,410,921	78,973	19,484	8,484
Reserve Loan Life Insurance Co., Indianapolis, Ind	377	512,904	15,669	8,000	4,000
Royal Union Mutual Life Insurance Co., Des Moines, Iowa	3,293	5,580,005	184,702	45,015	40,500
Security Life Insurance Company of America, Richmond, Va	237	321,983	9,633	11,470	9,470
Security Mutual Life Insurance Co., Binghamton, N. Y	306	487,861	14,981	4,000	3,792
Security Mutual Life Insurance Co., Lincoln, Neb	572	723,164	19,308	3,000	3,000
State Life Insurance Co., Indianapolis, Ind	1,612	4,106,308	100,217	34,500	37,544
St. Joseph Life Insurance Co., St. Joseph, Mo	346	695,500	26,897	6,000	5,000
Travelers' Insurance Co. (Life Department), Hartford, Conn	1,437	3,502,724	83,612	29,351	25,851
Union Central Life Insurance Co., Cincinnati, Ohio	4,736	8,687 814	237,330	160,642	108,727
Union Mutual Life Insurance Co., Portland, Me	161	321,361	9,198	2,000	7,000
United Life and Accident Insurance Co., Concord, N. H	42	99,105	3,323	None.	1,000
United States Life Insurance Co., New York, N. Y	70	97,941	1,363	3,000	3,000
Western Union Life Insurance Co., Spokane, Wash	13	22,754	483	None.	None.
Totals	489,745	$358,504,165	$10,973,918	$4,566,283	$4,037,253

* No Kansas business.

TABLE XIV.—CONDITION AND GENERAL BUSINESS OF CASUALTY AND MISCELLANEOUS COMPANIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	Capital paid up.	Net premiums received.	Total income.	Net losses paid.	Total disbursements.	Admitted assets.	Liabilities except capital stock.	Surplus.
Ætna Casualty and Surety Co., Hartford, Conn	$2,000,000	$8,989,178	$9,355,327	$3,575,046	$7,392,449	$12,482,152	$7,241,444	$3,240,707
Ætna Life Insurance Co., Hartford, Conn	*5,000,000	19,720,788	20,311,439	7,540,820	15,839,414	21,255,681	16,700,905	2,054,776
American Credit Indemnity Co., New York, N. Y	350,000	870,324	963,799	72,567	585,407	2,083,036	1,307,467	425,569
American Indemnity Co., Galveston, Tex	500,000	768,734	847,105	271,125	623,280	1,606,635	604,906	501,730
American National Insurance Co., Galveston, Tex	*250,000	402,856	588,801	173,475	590,510	*6,004,329	21,551	*691,857
American Old Line Insurance Co., Lincoln, Neb	100,000	163,653	178,390	55,854	172,140	275,585	132,625	42,960
American Surety Company, New York, N. Y	5,000,000	4,644,021	5,441,002	778,054	4,356,313	11,366,226	5,186,540	1,179,686
Bankers' Accident Insurance Co., Des Moines, Iowa	100,000	404,448	421,837	190,119	433,134	293,894	176,633	17,216
Bankers' Casualty Company, Minneapolis, Minn	135,000	316,123	379,113	133,567	368,303	287,601	109,301	43,301
Bankers' Deposit Guaranty and Surety Co., Topeka, Kan	318,250	43,310	68,274	6,567	67,380	527,266	22,826	186,190
Brotherhood Accident Company, Boston, Mass	100,000	281,341	305,573	165,641	286,649	314,297	112,228	102,069
Capital Live Stock Insurance Co., Topeka, Kan	230,500	153,170	204,139	55,263	153,595	469,372	73,833	165,039
Chicago Bonding and Insurance Co., Chicago, Ill	500,000	1,075,522	1,113,105	416,788	1,095,454	1,538,319	368,824	169,496
Clover Leaf Casualty Company, Jacksonville, Ill	125,000	412,481	442,351	123,906	445,277	166,926	21,726	20,200
Columbian National Life Insurance Co., Boston, Mass	.....	358,511	358,511	191,888	348,088	.....	236,422	.....
Commonwealth Casualty Company, Philadelphia, Pa	250,000	592,705	648,760	146,291	477,607	536,549	201,695	84,854
Continental Casualty Company, Hammond, Ind	600,000	5,801,912	5,982,719	2,202,070	5,370,816	3,966,826	3,066,826	300,000
Employers' Indemnity Corporation, Kansas City, Mo	350,000	633,534	916,415	156,351	577,675	932,197	426,483	155,714
Employers' Liability Assurance Corporation, Ltd., London, England	250,000	19,943,165	20,643,882	6,625,478	14,000,237	21,181,851	18,589,738	2,592,113
Federal Life Insurance Company, Chicago, Ill	*300,000	326,069	330,788	173,828	326,620	*4,360,517	105,137	*18,008
Fidelity and Casualty Company, New York, N. Y	1,000,000	13,615,198	14,421,113	4,786,883	11,853,420	17,275,632	14,072,029	2,203,602
Fidelity and Deposit Co. of Maryland, Baltimore, Md	3,000,000	3,209,711	4,291,889	1,837,595	5,298,846	10,780,945	6,058,928	1,722,018
General Accident, Fire and Life Assurance Corp., Ltd., Great Britain	250,000	4,437,485	5,180,938	2,176,290	4,670,531	3,980,017	3,296,501	683,516
Georgia Casualty Company, Macon, Ga	300,540	2,349,190	2,431,849	998,249	2,076,826	2,197,666	1,694,033	203,093
Globe Indemnity Company, New York, N. Y	750,000	6,001,256	6,266,914	2,129,159	4,699,918	8,173,530	6,422,781	1,000,749
Great Eastern Casualty Company, New York, N. Y	350,000	1,279,410	1,340,960	586,953	1,318,534	1,470,497	898,743	221,753
Great Western Accident Insurance Co., Des Moines, Iowa	100,000	536,751	578,924	202,452	535,378	435,316	243,460	91,856
Hartford Accident and Indemnity Co., Hartford, Conn	800,000	5,955,414	6,427,618	2,201,572	4,824,718	6,832,978	5,201,635	831,343
Hartford Live Stock Insurance Co., New York, N. Y	200,000	200,998	216,074	114,841	184,456	405,576	105,360	100,216
Hartford Steam-Boiler Inspection and Insurance Co., Hartford, Conn	2,000,000	2,522,832	2,910,521	214,433	2,194,576	7,840,948	3,949,890	1,891,057
Integrity Mutual Casualty Company, Chicago, Ill	None.	834,430	884,661	238,417	603,374	748,134	491,172	256,962
International Indemnity Company, Los Angeles, Cal	402,830	425,149	461,751	123,438	325,340	820,774	314,372	103,572
Inter-Ocean Casualty Company, Indianapolis, Ind	200,000	455,841	564,130	206,796	458,934	367,476	70,322	97,154
Iowa Bonding and Casualty Company, Des Moines, Iowa	1,000,000	93,623	130,352	838	58,329	1,491,841	90,574	401,267
Iowa State Live Stock Insurance Co., Des Moines, Iowa	100,000	235,224	248,700	135,653	269,494	252,076	116,657	35,419
Kansas Casualty and Surety Company, Wichita, Kan	500,000	465,056	509,144	208,030	464,968	910,096	318,584	91,512
Kansas Central Indemnity Company, Hutchinson, Kan	100,000	20,807	28,416	7,502	26,951	116,127	5,203	10,923
Kansas City Casualty Company, Kansas City, Mo	200,000	194,405	220,864	83,492	217,861	330,691	110,432	22,259
Lion Bonding and Surety Company, Omaha, Neb	500,000	334,546	525,843	104,816	406,169	1,001,390	391,421	109,969
Lloyd's Plate Glass Insurance Company, New York, N. Y	250,000	789,501	839,503	330,750	828,903	942,393	568,296	124,097

London Guarantee and Accident Co., Ltd., London, England	250,000	10,964,978	11,586,583	3,703,948	7,784,858	12,025,766	10,957,267	1,068,500
London and Lancashire Indemnity Co. of America, New York, N. Y	750,000	962,560	1,057,847	470,398	1,046,421	2,404,689	1,399,595	255,094
Loyal Protective Insurance Company, Boston, Mass	100,000	670,309	751,229	422,920	757,100	551,328	221,046	160,280
Maryland Casualty Company, Baltimore, Md	2,000,000	15,785,702	16,672,666	5,623,514	12,876,402	16,880,104	13,401,323	1,478,781
Maryland Assurance Corporation, Baltimore, Md	.....	2,116,721	2,116,873	617,624	1,524,021	.....	.....	.....
Masonic Protective Association, Worcester, Mass	100,000	1,131,729	1,258,058	673,690	1,235,560	728,415	525,060	103,355
Massachusetts Bonding and Insurance Co., Boston, Mass	1,500,000	4,784,511	5,110,202	2,018,564	4,628,276	5,389,363	3,436,430	452,933
Medical Protective Company, Fort Wayne, Ind	200,000	260,560	281,500	74,266	210,056	615,651	267,073	148,578
Metropolitan Casualty Company, New York, N. Y	200,000	1,012,222	1,044,800	444,747	1,002,871	962,259	659,417	102,841
Metropolitan Life Insurance Co., New York, N. Y	None.	325,504	325,504	267,078	326,900	*775,454,698	211,703	*27,048,914
National Casualty Company, Detroit, Mich	200,000	698,911	741,639	312,272	750,850	373,512	63,803	109,709
National Life and Accident Insurance Co., Nashville, Tenn	*300,000	5,249,434	5,256,350	2,365,669	5,138,894	*3,103,495	*2,545,972	*257,553
National Life Insurance Co. of the U. S. of A., Chicago, Ill	*500,000	1,474,181	1,537,854	520,484	1,523,989	*16,635,957	115,358	*164,317
National Protective Insurance Company, Boston, Mass	100,000	184,839	338,326	99,199	250,275	216,800	93,931	22,869
National Surety Company, New York, N. Y	4,000,000	5,853,362	7,485,476	1,473,252	5,218,726	16,085,373	7,219,473	4,865,900
Nebraska Live Stock Insurance Co., Omaha, Neb	164,825	49,412	75,863	12,994	48,012	301,647	36,404	100,418
New Jersey Fidelity and Plate Glass Insurance Co., Newark, N. J	400,000	1,224,676	1,285,031	481,890	1,023,866	1,616,926	1,020,818	196,108
New York Plate Glass Insurance Co., New York, N. Y	200,000	1,164,778	1,195,231	496,610	1,111,589	1,023,926	718,402	105,524
North American Accident Insurance Co., Chicago, Ill	200,000	1,518,578	1,662,249	720,008	1,641,227	898,296	526,753	171,543
Ocean Accident and Guarantee Corporation, Ltd., London, England	250,000	11,567,234	11,947,534	4,035,966	8,599,469	12,590,022	11,236,782	1,353,240
Pacific Mutual Life Insurance Co., Los Angeles, Cal	*1,000,000	2,042,122	2,199,001	844,458	2,139,860	2,458,062	1,383,062	75,000
Physicians' Indemnity Association, Fort Scott, Kan	None.	2,535	2,535	1,045	1,047	2,573	222	2,351
Preferred Accident Insurance Co., New York, N. Y	700,000	3,272,135	3,461,712	1,035,746	2,660,802	5,356,863	3,656,863	1,000,000
Reliance Life Insurance Company (Accident Dept.), Pittsburg, Pa	*1,000,000	136,956	173,955	65,325	157,652	*8,790,975	82,241	*202,967
Ridgely Protective Association, Worcester, Mass	100,000	689,150	801,935	439,711	845,259	497,388	256,174	140,214
Royal Indemnity Company, New York, N. Y	1,000,000	6,561,652	6,802,089	2,174,270	4,775,421	8,263,173	6,084,009	1,179,163
Southern Surety Company, Des Moines, Iowa	1,000,000	1,899,378	3,111,056	531,402	1,457,948	2,770,084	1,288,016	482,067
Standard Accident Insurance Co., Detroit, Mich	1,000,000	6,950,458	7,376,688	2,464,069	5,545,293	9,284,813	6,824,912	1,459,901
Travelers' Insurance Company, Hartford, Conn	6,000,000	35,510,346	36,690,119	11,942,541	25,730,658	39,791,196	28,952,646	*8,619,548
Travelers' Indemnity Company, Hartford, Conn	1,000,000	4,120,339	4,325,034	1,383,689	3,359,254	5,068,552	3,444,721	623,831
United States Casualty Company, New York, N. Y	500,000	3,994,032	4,397,171	1,555,235	3,336,888	4,894,094	3,719,094	675,000
United States Fidelity and Guaranty Company, Baltimore, Md	3,000,000	16,278,412	16,916,437	6,420,819	13,981,222	18,554,714	13,407,453	2,147,261
Western Automobile Indemnity Association, Fort Scott, Kan	None.	287,065	292,411	60,549	211,196	220,517	108,312	112,205
Western Casualty Company, Chicago, Ill	250,000	925,729	962,368	222,987	267,612	1,731,876	1,066,883	414,993
Western Live Stock Insurance Co., Peoria, Ill	225,000	151,482	175,813	135,217	223,648	424,905	109,221	90,684
Western Indemnity Company, Dallas, Tex	500,000	1,587,097	1,718,081	713,746	1,467,244	1,584,902	1,081,980	202,923
Western Union Life Insurance Co., Spokane, Wash	*200,000	2,994	6,490	211	6,490	.....	2,414	.....
Totals	$57,351,945	$261,270,757	$279,125,204	$94,568,970	$217,704,530	$133,576,276	$225,643,756	$77,788,837

* Includes Life Department.

TABLE XV.—KANSAS BUSINESS OF CASUALTY AND MISCELLANEOUS COMPANIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	Accident and health.		Liability.		Workmen's compensation.		Fidelity and surety.	
	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.
Ætna Casualty and Surety Co., Hartford, Conn	$35	None.	$2,483	$2,905	$5,362	$4,450	$14,042	None.
Ætna Life Insurance Co., Hartford, Conn	15,903	$5,795	18,298	2,085	145,024	45,403		
American Credit Indemnity Co., New York, N. Y								
American Indemnity Co., Galveston, Tex			18	None.			831	None.
American National Insurance Co., Galveston, Tex	1,547	796						
American Old Line Insurance Co., Lincoln, Neb	26,880	9,435						
American Surety Company of New York, New York, N. Y							35,295	$996
Bankers' Accident Insurance Co., Des Moines, Iowa	24,404	14,357						
Bankers' Casualty Company, Minneapolis, Minn	13,155	1,890						
Bankers' Deposit Guaranty and Surety Co., Topeka, Kan							23,534	6,800
Brotherhood Accident Company, Boston, Mass	11,902	8,077						
Capital Live Stock Insurance Co., Topeka, Kan								
Chicago Bonding and Insurance Co., Chicago, Ill	689	141	2,611	15	10	None.	705	13,230
Clover Leaf Casualty Company, Jacksonville, Ill	8,718	3,719						
Columbian National Life Insurance Co., Boston, Mass	7,013	1,853						
Commonwealth Casualty Company, Philadelphia, Pa	9,478	158						
Continental Casualty Company, Hammond, Ind	91,789	35,746	651	None.	2,820	224		
Employer's Indemnity Corporation, Kansas City, Mo	12,443	2,060	626	432	3,311	2		
Employers' Liability Assurance Corporation, Ltd., London, Eng	1,518	377	5,168	2,158	36,935	41,821	74	None.
Federal Casualty Company, Detroit, Mich	1,134	401						
Federal Life Insurance Company, Chicago, Ill	5,018	13,468						
Fidelity and Casualty Company, New York, N. Y	12,637	2,125	5,239	1,748	25,684	6,605	5,492	None.
Fidelity and Deposit Company of Maryland, Baltimore, Md	521	436	168	299			23,783	5,299
General Accident, Fire and Life Assurance Corporation, Ltd., Great Britain	11,474	8,454	274	967	4,094	947		
Georgia Casualty Company, Macon, Ga			2,200	1,263	13,519	4,915		
Globe Indemnity Company, New York, N. Y	478	15	652	2,047	302	2,000	7,362	1,979
Great Eastern Casualty Company, New York, N. Y	1,047	1,809						
Great Western Accident Insurance Co., Des Moines, Iowa	33,987	15,182						
Hartford Accident and Indemnity Company, Hartford, Conn	37	None.	450	650	5,788	4,672	982	None.
Hartford Live Stock Insurance Company, New York, N. Y								

TABLE XV.—CONTINUED.

COMPANIES.	Accident and health.		Liability.		Workmen's compensation.		Fidelity and surety.	
	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.
Hartford Steam-Boiler Inspection and Insurance Company, Hartford, Conn								
Integrity Mutual Casualty Company, Chicago, Ill			$6,984	$26	$92,019	$27,528		
International Indemnity Company, Los Angeles, Cal								
Inter-Ocean Casualty Company, Indianapolis, Ind	$17,268	6,328						
Iowa Bonding and Casualty Company, Des Moines, Iowa			8	None.	66	None.	$165	None.
Iowa State Live Stock Insurance Company, Des Moines, Iowa								
Kansas Casualty and Surety Company, Wichita, Kan	61,303	42,548	58,888	16,285			53,778	$22,706
Kansas Central Indemnity Company, Hutchinson, Kan	19,452	7,149						
Kansas City Casualty Company, Kansas City, Mo	8,504	3,974	4,299	6,081				
Lion Bonding and Surety Company, Omaha, Neb	5,393	1,911					10,042	4,426
Lloyd's Plate Glass Insurance Company, New York, N. Y								
London Guarantee and Accident Company, Ltd., London, Eng	1,070	1,092	18,993	2,292	54,944	20,826		
London and Lancashire Indemnity Company of America, New York, N. Y			17	20	111	None.	9,936	
Loyal Protective Insurance Company, Boston, Mass	6,733	9,099						
Maryland Casualty Company, Baltimore, Md	282	1,077	14,482	9,121	102,600	49,858	19,255	7,503
Maryland Assurance Corporation, Baltimore, Md	12,467	2,328						
Masonic Protective Association, Worcester, Mass	54,827	28,761						
Massachusetts Bonding and Insurance Company, Boston, Mass	43,432	17,449	308	708	41	901	4,566	642
Medical Protective Company, Fort Wayne, Indiana								
Metropolitan Casualty Company, New York, N. Y	598	291						
Metropolitan Life Insurance Company, New York, N. Y	1,354	816						
Mid-West Mutual Automobile Indemnity Association, Wichita, Kan								
National Casualty Company, Detroit, Mich	10,622	5,708						
National Life and Accident Insurance Company, Nashville, Tenn	131,922	55,175						
National Life Insurance Company of the United States of America, Chicago, Ill	4,025	1,613						
National Protective Insurance Company, Boston, Mass	9,337	3,935						
National Surety Company, New York, N. Y							68,562	16,277
Nebraska Live Stock Insurance Company, Omaha, Neb								
New Jersey Fidelity and Plate Glass Insurance Company, Newark, N. J								
New York Plate Glass Insurance Company, New York, N. Y								

TABLE XV.—CONTINUED.

COMPANIES.	Accident and health.		Liability.		Workmen's compensation.		Fidelity and surety.	
	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.
North American Accident Insurance Company, Chicago, Ill	$31,599	$11,189						
Ocean Accident and Guarantee Corporation, Ltd., London, Eng	797	87	$3,258	$4,670	$33,373	$25,665	$683	None.
Pacific Mutual Life Insurance Company, Los Angeles, Cal	32,270	13,749						
Physicians' Indemnity Association, Fort Scott, Kan								
Preferred Accident Insurance Company, New York, N. Y	3,316	465	2,235	695				
Reliance Life Insurance Company, Pittsburg, Pa	1,570	235						
Ridgely Protective Association, Worcester, Mass	23,576	17,444						
Royal Indemnity Company, New York, N. Y	375	None.	254	150	170	None.	512	None.
Southern Surety Company, Des Moines, Iowa	10,793	2,854	867	13	15,760	5,751	6,304	3,420
Standard Accident Insurance Company, Detroit, Mich	25,173	14,720	835	250	6,868	5,187		
Travelers' Insurance Company, Hartford, Conn	74,748	30,498	32,002	7,711	131,928	51,972		
Travelers' Indemnity Company, Hartford, Conn	501	118			4,068	4,447		
United States Casualty Company, New York, N. Y	2,290	1,499	141	None.	645	3,228		
United States Fidelity and Guaranty Company, Baltimore, Md	1,686	1,672	7,199	2,959	121,642	51,233	37,260	21,427
Western Automobile Indemnity Association, Fort Scott, Kan								
Western Casualty Company, Chicago, Ill					5,583	None.	121,822	31,800
Western Indemnity Company, Dallas, Texas	1,003	245	5,616	525	48,115	19,736	171	32
Western Live Stock Insurance Company, Peoria, Ill								
Western Union Life Insurance Company, Spokane, Wash	56	None.						
Totals	$909,585	$410,323	$195,190	$66,075	$860,780	$377,371	$445,156	$135,253

* No Kansas business.

TABLE XV.—CONTINUED.

Companies.	Plate glass.		Steam boiler.		Burglary and theft.		Fly wheel.	
	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.
Ætna Casualty and Surety Co., Hartford, Conn	$4,618	$2,722			$5,601	$24,016		
Ætna Life Insurance Co., Hartford, Conn								
American Credit Indemnity Co., New York, N. Y								
American Indemnity Co., Galveston, Tex								
American National Insurance Co., Galveston, Tex								
American Old Line Insurance Co., Lincoln, Neb								
American Surety Company of New York, New York, N. Y					2,575	None.		
Bankers' Accident Insurance Co., Des Moines, Iowa								
Bankers' Casualty Company, Minneapolis, Minn								
Bankers' Deposit Guaranty and Surety Co., Topeka, Kan	19,766	None.						
Brotherhood Accident Company, Boston, Mass								
Capital Live Stock Insurance Co., Topeka, Kan								
Chicago Bonding and Insurance Co., Chicago, Ill	995	240			320	None.		
Clover Leaf Casualty Company, Jacksonville, Ill								
Columbian National Life Insurance Co., Boston, Mass								
Commonwealth Casualty Company, Philadelphia, Pa								
Continental Casualty Company, Hammond, Ind								
Employer's Indemnity Corporation, Kansas City, Mo								
Employers' Liability Assurance Corporation, Ltd., London, Eng	440	142	$1,736	$318	652	None.		
Federal Casualty Company, Detroit, Mich								
Federal Life Insurance Company, Chicago, Ill								
Fidelity and Casualty Company, New York, N. Y	4,268	2,566	3,443	2,173	6,177	1,988	$178	None.
Fidelity and Deposit Company of Maryland, Baltimore, Md	40	205			3,562	2,298		
General Acc dent, Fire and Life Assurance Corporation, Ltd., Great Britain					35	None.		
Georgia Casualty Company, Macon, Ga	2,117	1,225			96	None.		
Globe Indemnity Company, New York, N. Y	6	429			251	14		
Great Eastern Casualty Company, New York, N. Y	414	175			101	None.		
Great Western Accident Insurance Co., Des Moines, Iowa								
Hartford Accident and Indemnity Company, Hartford, Conn	514	224			633	None.		
Hartford Live Stock Insurance Company, New York, N. Y								

TABLE XV.—CONTINUED.

COMPANIES.	Plate glass.		Steam boiler.		Burglary and theft.		Fly wheel.	
	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.
Hartford Steam Boiler Inspection and Insurance Company, Hartford, Conn			$25,350	$4,292			$5,641	None.
Integrity Mutual Casualty Company, Chicago, Ill								
International Indemnity Company, Los Angeles, Cal								
Inter-Ocean Casualty Company, Indianapolis, Ind								
Iowa Bonding and Casualty Company, Des Moines, Iowa					$38	None.		
Iowa State Live Stock Insurance Company, Des Moines, Iowa								
Kansas Casualty and Surety Company, Wichita, Kan	$10,186	$7,102			9,745	$8,491		
Kansas Central Indemnity Company, Hutchinson, Kan								
Kansas City Casualty Company, Kansas City, Mo	1,813	1,618			53	None.		
Lion Bonding and Surety Company, Omaha, Neb	225	369			81	None.		
Lloyd's Plate Glass Insurance Company, New York, N. Y	10,127	4,974						
London Guarantee and Accident Company, Ltd., London, Eng			997	None.	802	45		
London and Lancashire Indemnity Company of America, New York, N. Y					19	None.		
Loyal Protective Insurance Company, Boston, Mass								
Maryland Casualty Company, Baltimore, Md	9,382	5,312	4,958	461	3,879	323	65	None.
Maryland Assurance Corporation, Baltimore, Md								
Masonic Protective Association, Worcester, Mass								
Massachusetts Bonding and Insurance Company, Boston, Mass	5,087	2,413			1,614	380		
Medical Protective Company, Fort Wayne, Ind								
Metropolitan Casualty Company, New York, N. Y	7,827	4,412						
Metropolitan Life Insurance Company, New York, N. Y								
Mid-West Mutual Automobile Indemnity Association, Wichita, Kan					29,764	11,707		
National Casualty Company, Detroit, Mich								
National Life and Accident Insurance Company, Nashville, Tenn								
National Life Insurance Company of the United States of America, Chicago, Ill								
National Protective Insurance Company, Boston, Mass								
National Surety Company, New York, N. Y					11,697	6,950		
Nebraska Live Stock Insurance Company, Omaha, Neb								
New Jersey Fidelity and Plate Glass Insurance Company, Newark, N. J	6,628	3,644			215	None.		
New York Plate Glass Insurance Company, New York, N. Y	6,671	4,129						

TABLE XV.—CONTINUED.

COMPANIES.	Plate glass.		Steam boiler.		Burglary and theft.		Fly wheel.	
	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.
North American Accident Insurance Company, Chicago, Ill								
Ocean Accident and Guarantee Corporation, Ltd., London, Eng	$332	87	473	300	$25,966	$12,190		
Pacific Mutual Life Insurance Company, Los Angeles, Cal								
Physicians' Indemnity Association, Fort Scott, Kan								
Rreferred Accident Insurance Company, New York, N. Y					145	None.		
Reliance Life Insurance Company, Pittsburg, Pa								
Ridgely Protective Association, Worcester, Mass								
Royal Indemnity Company, New York, N. Y	853	526			621	1,632		
Southern Surety Company, Des Moines, Iowa	6,196	2,189			493	30		
Standard Accident Insurance Company, Detroit, Mich								
Travelers' Insurance Company, Hartford, Conn								
Travelers' Indemnity Company, Hartford, Conn	28	159	992	None.	697	None.		
United States Casualty Company, New York, N. Y					11	None.		
United States Fidelity and Guaranty Company, Baltimore, Md	4,492	2,484			5,384	2,372		
Western Automobile Indemnity Association, Fort Scott, Kan								
Western Casualty Company, Chicago, Ill								
Western Indemnity Company, Dallas, Tex	2,065	684			114	None.		
Western Live Stock Insurance Company, Peoria, Ill								
Western Union Life Insurance Company, Spokane, Wash								
Totals	$96,554	$48,030	$37,949	$7,544	$111,341	$72,385	$5,884	None.

TABLE XV.—CONTINUED.

Companies.	Automobile and teams, property damage.		Other classes.		Totals.	
	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.
Ætna Casualty and Surety Co., Hartford, Conn	$2,512	$3,371	(3) $1,448	$323	$36,101	$37,788
Ætna Life Insurance Co., Hartford, Conn			*(4) 100	None.	179,325	53,284
American Credit Indemnity Co., New York, N. Y			(5) 5,231	175	5,231	175
American Indemnity Co., Galveston, Tex	53	None.	(7) 15	None.	917	None.
American National Insurance Co., Galveston, Tex					1,547	796
American Old Line Insurance Co., Lincoln, Neb					26,880	9,435
American Surety Company of New York, New York, N. Y					37,871	996
Bankers' Accident Insurance Co., Des Moines, Iowa					24,404	14,357
Bankers' Casualty Company, Minneapolis, Minn					13,155	1,890
Bankers' Deposit Guaranty and Surety Co., Topeka, Kan					43,310	6,800
Brotherhood Accident Company, Boston, Mass					11,902	8,077
Capital Live Stock Insurance Co., Topeka, Kan			(1) 40,979	26,078	40,979	26,078
Chicago Bonding and Insurance Co., Chicago, Ill	464	157			5,794	13,782
Clover Leaf Casualty Company, Jacksonville, Ill					8,718	3,719
Columbian National Life Insurance Co., Boston, Mass					7,013	1,853
Commonwealth Casualty Company, Philadelphia, Pa					9,478	158
Continental Casualty Company, Hammond, Ind	173	None.			95,433	35,970
Employer's Indemnity Corporation, Kansas City, Mo	1,377	1			17,756	2,495
Employers' Liability Assurance Corporation, Ltd., London, Eng	49	None.			46,572	44,816
Federal Casualty Company, Detroit, Mich					1,134	401
Federal Life Insurance Company, Chicago, Ill					5,018	13,468
Fidelity and Casualty Company, New York, N. Y	919	20			64,037	17,224
Fidelity and Deposit Company of Maryland, Baltimore, Md	40	4			28,033	8,542
General Accident, Fire and Life Assurance Corporation, Ltd., Great Britain	34	None.			15,910	10,368
Georgia Casualty Company, Macon, Ga	15	43			17,916	7,447
Globe Indemnity Company, New York, N. Y	328	57			9,366	6,542
Great Eastern Casualty Company, New York, N. Y					1,562	1,985
Great Western Accident Insurance Co., Des Moines, Iowa					33,987	15,182
Hartford Accident and Indemnity Company, Hartford, Conn	53	None.			8,457	5,547
Hartford Live Stock Insurance Company, New York, N. Y			(1) 11,706	3,787	11,706	3,787

TABLE XV.—CONTINUED.

COMPANIES.	Automobile and teams, property damage.		Other classes.		Totals.	
	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.
Hartford Steam Boiler Inspection and Insurance Company, Hartford, Conn					$28,991	$4,292
Integrity Mutual Casualty Company, Chicago, Ill	$12,187	$1,873	(4) 16,019	$2,298	117,210	32,426
International Indemnity Company, Los Angeles, Cal	96,983	28,783			96,983	28,783
Inter-Ocean Casualty Company, Indianapolis, Ind					17,268	6,328
owa Bonding and Casualty Company, Des Moines, Iowa					277	None.
Iowa State Live Stock Insurance Company, Des Moines, Iowa			(1) 39,209	40,843	39,209	40,843
Kansas Casualty and Surety Company, Wichita, Kan	21,230	5,053			215,130	102,184
Kansas Central Indemnity Company, Hutchinson, Kan					19,452	7,149
Kansas City Casualty Company, Kansas City, Mo	1,708	460			16,377	2,143
Lion Bonding and Surety Company, Omaha, Neb	52	None.			15,792	6,707
Lloyd's Plate Glass Insurance Company, New York, N. Y					10,127	4,974
London Guarantee and Accident Company, Ltd., London, Eng	1,750	747			78,556	25,002
London and Lancashire Indemnity Company of America, New York, N. Y	None.				10,050	143
Loyal Protective Insurance Company, Boston, Mass					6,733	9,099
Maryland Casualty Company, Baltimore, Md	1,387	891	(3) 170	359	155,896	74,915
Maryland Assurance Corporation, Baltimore, Md					12,467	2,328
Masonic Protective Association, Worcester, Mass					54,827	28,761
Massachusetts Bonding and Insurance Company, Boston, Mass	18	None.			54,758	20,510
Medical Protective Company, Fort Wayne, Ind			(2) 10,443	680	10,443	680
Metropolitan Casualty Company, New York, N. Y					8,425	4,703
Metropolitan Life Insurance Company, New York, N. Y					1,354	816
Mid-West Mutual Automobile Indemnity Association, Wichita, Kan	24,334	7,622			54,098	19,329
National Casualty Company, Detroit, Mich					10,672	5,708
National Life and Accident Insurance Company, Nashville, Tenn					131,922	55,175
National Life Insurance Company of the United States of America, Chicago, Ill					4,025	1,613
National Protective Insurance Company, Boston, Mass					9,337	3,935
National Surety Company, New York, N. Y					80,259	23,227
Nebraska Live Stock Insurance Company, Omaha, Neb			(1) 49	None.	49	None.
New Jersey Fidelity and Plate Glass Insurance Company, Newark, N. J					6,843	3,644
New York Plate Glass Insurance Company, New York, N. Y					6,671	4,129

TABLE XV.—CONCLUDED.

COMPANIES.	Automobile and teams, property damage.		Other classes.		Totals.	
	Premiums received.	Losses paid.	Premiums received.	Losses paid.	Premiums received.	Losses paid.
North American Accident Insurance Company, Chicago, Ill					$21,599	$11,189
Ocean Accident and Guarantee Corporation, Ltd., London, Eng	$357	$86			65,240	43,085
Pacific Mutual Life Insurance Company, Los Angeles, Cal					52,270	13,749
Physicians' Indemnity Association, Fort Scott, Kan			(2) $2,535	$1,045	2,535	1,045
Preferred Accident Insurance Company, New York, N. Y	695	98			6,390	1,258
Reliance Life Insurance Company, Pittsburg, Pa					1,570	235
Ridgely Protective Association, Worcester, Mass					23,576	17,444
Royal Indemnity Company, New York, N. Y					2,316	2,308
Southern Surety Company, Des Moines, Iowa	1,289	156			41,703	14,355
Standard Accident Insurance Company, Detroit, Mich	345	None.			33,221	20,157
Travelers' Insurance Company, Hartford, Conn					238,678	90,181
Travelers' Indemnity Company, Hartford, Conn	1,180	263			7,465	4,986
United States Casualty Company, New York, N. Y	26	None.			3,113	4,727
United States Fidelity and Guaranty Company, Baltimore, Md	423	471			178,085	82,618
Western Automobile Indemnity Association, Fort Scott, Kan	(6) 34,747	12,610	(7) 8,209	63	42,957	12,673
Western Casualty Company, Chicago, Ill					127,405	31,800
Western Indemnity Company, Dallas, Tex	1,631	437			58,716	21,660
Western Live Stock Insurance Company, Peoria, Ill			(1) 12,287	(1) 9,594	12,287	9,594
Western Union Life Insurance Company, Spokane, Wash					56	None.
Totals	$206,249	$63,212	$138,400	$85,245	$3,012,895	$1,255,572

(1) Livestock. (2) Physicians' defense. (3) Sprinkler. (4) Workmen's Collective.
(5) Credit. (6) Personal injury. (7) Fire, tornado, theft and collision.

TABLE XVI.—CONDITION AND GENERAL BUSINESS OF ASSESSMENT LIFE AND ACCIDENT COMPANIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	Net amount received from members.	Total income.	Claims paid.	Total disbursements.	Admitted assets.	Liabilities.	Risks in force December 31, 1918.	
							Number.	Amount.
Life Department.								
Guarantee Fund Life Association, Omaha, Neb	$1,366,750	$1,510,052	$667,158	$1,119,219	$2,915,321	$984,632	$35,341	$94,467,500
Illinois Bankers' Life Association, Monmouth, Ill	963,503	1,038,223	690,701	981,438	1,320,884	261,574	50,688	78,737,250
National Life Association, Des Moines, Iowa	681,616	739,335	434,600	1,206,088	1,054,853	382,158	21,448	43,022,500
Totals	$3,011,869	$3,287,610	$1,792,459	$3,306,745	$5,291,058	$1,628,364	$562,877	$216,227,250
Accident Department.								
Business Men's Accident Association of America, Kansas City, Mo	$807,399	$822,580	$407,726	$703,137	$485,286	$249,792	$74,296	$140,155,000
Central Business Men's Association, Chicago, Ill	460,352	464,711	255,728	446,695	177,055	71,506	34,674	.....
Farmers' and Merchants' Mutual Life and Casualty Assn., Topeka, Kan	69,438	69,438	21,164	69,747	6,570	6,340	3,182	.....
Fidelity Health and Accident Company, Benton Harbor, Mich	156,308	161,175	82,325	162,807	14,652	7,760	9,534	.....
Interstate Business Men's Accident Association, Des Moines, Iowa	615,291	624,486	405,977	603,795	306,316	181,709	53,070	.....
Masonic Mutual Accident Association, Springfield, Mass	225,454	228,426	117,340	219,446	74,004	57,304	21,813	.....
Mutual Benefit, Health and Accident Association, Omaha, Neb	263,634	267,083	105,881	234,956	104,663	47,405	13,842	.....
National Travelers Benefit Association, Des Moines, Iowa	204,525	211,907	119,786	206,662	51,796	36,014	27,213	.....
Woodmen Accident Company, Lincoln, Neb	359,109	376,913	167,421	311,692	473,436	114,158	43,437	36,048,100
Totals	$3,161,510	$3,226,719	$1,683,348	$2,958,939	$1,693,778	$771,988	$281,061	$176,203,100

TABLE XVII.—KANSAS BUSINESS OF ASSESSMENT LIFE AND ACCIDENT COMPANIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	Risks written during 1918.		In force at end of 1918.		Losses and claims incurred.		Losses and claims paid.		Losses and claims unpaid.		Paid by members.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
Life Department.											
Guarantee Fund Life Association, Omaha, Neb	.....	$794,000	.....	$11,746,500	27	$88,000	22	$62,024	7	$26,000	$170,869
Illinois Bankers' Life Association, Monmouth, Ill	384	697,000	1,370	2,252,000	13	25,000	9	18,000	4	7,000	21,951
National Life Association, Des Moines, Iowa	287	627,000	710	1,505,500	6	14,000	6	14,000	None.	None.	12,910
Totals	671	$2,118,000	2,080	$15,504,000	46	$127,000	37	$94,024	11	$33,000	$205,730
Accident Department.											
Business Men's Accident Assn. of America, Kansas City, Mo	4,008	$10,668,750	14,116	$35,045,000	1,458	$63,099	1,110	$48,955	312	$14,224	$108,004
Central Business Men's Association, Chicago, Ill	1,416	.....	1,613	.....	299	13,220	240	11,933	69	2,097	22,879
Farmers' and Merchants' Mutual Life and Casualty Association, Topeka, Kan	4,304	.....	3,182	.....	1,072	22,839	911	22,154	160	4,310	69,438
Fidelity Health and Accident Co., Benton Harbor, Mich	120	.....	168	.....	87	1,740	65	1,440	11	220	373
Interstate Business Men's Accident Assn., Des Moines, Iowa	339	.....	1,540	.....	257	21,181	198	12,013	49	7,634	18,459
Masonic Mutual Accident Association, Springfield, Mass	799	.....	799	.....	64	1,090	21	490	855	20,718	203
Mutual Benefit Health and Accident Assn., Omaha, Neb	1,143	.....	1,270	.....	443	18,974	400	11,067	76	11,383	16,739
National Travelers' Benefit Association, Des Moines, Iowa	1,633	.....	1,852	.....	395	17,466	327	14,590	111	4,337	31,281
Woodmen Accident Company, Lincoln, Neb	984	1,056,950	3,625	3,368,250	417	12,891	436	20,735	56	1,708	30,583
Totals	14,746	$11,725,700	28,225	$38,413,250	4,492	$172,500	3,708	$143,377	1,699	$66,631	$297,959

TABLE XVIII.—CONDITION AND GENERAL BUSINESS OF FRATERNAL SOCIETIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	Paid by members.	Total income.	Paid to members.	Disbursements.	Total assets.	Liabilities.	Risks in force December 31, 1918.	
							No.	Amount.
Aid Association for Lutherans, Appleton, Wis	$256,455	$315,013	$145,239	$207,724	$897,508	$32,152	12,151	$10,780,754
American Insurance Union, Columbus, Ohio	1,100,726	1,296,151	744,658	1,231,351	875,404	345,970	69,829	71,540,731
American Woodmen, Denver Colo	239,194	256,086	113,588	185,430	263,727	16,259	33,549	17,917,950
Ancient Order of Gleaners, Detroit, Mich	683,166	778,792	466,620	612,178	1,255,868	168,636	63,947	54,925,005
Ancient Order of United Workmen, Emporia, Kan	1,057,626	1,111,542	1,243,300	1,320,323	823,006	215,625	45,288	65,670,500
Benefit Association of Railway Employees, Chicago, Ill	485,310	488,548	236,650	455,294	157,131	42,745	36,315	901,000
Brotherhood of American Yeomen, Des Moines, Iowa	3,250,250	3,517,797	2,227,470	3,085,538	5,341,934	1,907,670	246,661	322,177,000
Catholic Order of Foresters, Chicago, Ill	2,546,082	3,248,900	2,057,045	2,310,602	8,106,071	1,071,571	150,450	150,396,750
Catholic Mutual Benefit Association, Hornell, N. Y	1,564,469	1,625,652	1,592,307	1,643,437	2,367,987	678,278	43,552	52,709,700
Catholic Workmen, New Prague, Minn	82,216	99,785	53,221	56,761	384,959	17,791	3,720	4,199,000
Columbian Circle, Chicago, Ill	396,326	436,446	378,654	485,448	609,433	100,529	20,271	22,101,000
Court of Honor, Springfield, Ill	1,225,768	1,374,168	1,109,346	1,399,785	2,971,414	294,588	73,935	86,671,625
Degree of Honor, Winfield, Kan	131,275	145,358	100,542	108,917	275,488	11,633	7,244	8,149,500
Eminent Household of Columbian Woodmen, Atlanta, Ga	621,813	693,641	332,279	461,783	1,393,100	1,130,939	17,330	24,161,315
Equitable Fraternal Union, Neenah, Wis	476,114	624,332	362,148	451,803	2,945,095	84,550	27,768	36,026,766
Fraternal Aid Union, Lawrence, Kan	3,234,430	3,483,006	2,991,228	3,635,898	1,522,317	846,099	104,255	153,683,967
Fraternal Brotherhood, Los Angeles, Cal	480,955	1,047,633	435,165	554,003	1,243,844	455,264	22,612	23,729,312
Fraternal Mystic Circle, Philadelphia, Pa	413,295	442,420	319,270	398,851	584,465	495,590	13,318	12,807,481
German Baptist Life Association, Buffalo, N. Y	50,759	58,742	32,518	40,000	242,273	218,181	2,239	1,896,480
Grand Carniolian Slovenian Catholic Union of U. S. of A., Joliet, Ill	214,419	243,876	247,562	271,946	499,462	53,989	12,517	10,886,500
Homesteaders, Des Moines, Iowa	444,987	473,718	358,447	496,876	462,189	150,164	28,182	39,576
Independent Order of Foresters, Toronto, Canada	3,801,648	6,508,467	4,568,863	8,108,633	46,707,709	46,029,027	175,109	170,999,917
Knights of Columbus, New Haven, Conn	2,209,546	2,589,935	1,543,559	1,923,762	8,889,204	618,493	128,935	137,214,434
Knights and Ladies of Father Mathew, St. Louis, Mo	49,506	58,995	42,700	61,040	57,957	6,700	1,708	1,588,450
Knights and Ladies of Security, Topeka, Kan	2,745,887	3,028,942	2,774,252	3,240,949	2,981,295	1,131,088	204,795	247,798,500
Knights and Ladies of Protection, Topeka, Kan	680	680	193	641	1,049	None.	99	19,500
Knights of Pythias, Indianapolis, Ind	2,486,213	2,991,851	1,835,018	2,213,766	10,459,458	9,474,184	72,547	96,365,445
Ladies Catholic Benevolent Association, Erie, Pa	1,698,673	1,906,361	1,498,301	1,603,362	3,990,421	412,612	141,151	117,631,250
Ladies of the Maccabees, Port Huron, Mich	583,880	676,066	476,329	582,544	1,488,137	113,060	42,765	31,256,750
Loyal American Life Association, Chicago, Ill	414,433	477,698	267,723	431,983	487,129	118,842	16,298	17,270,761

TABLE XVIII—CONCLUDED.

COMPANIES.	Paid by members.	Total income.	Paid to members.	Disbursements.	Total assets.	Liabilities.	Risks in force December 31, 1918.	
							No.	Amount.
Loyal Mystic Legion of America, Hastings, Neb	$72,471	$76,861	$53,036	$71,793	$89,109	$7,887	1,974	$1,802,262
The Maccabees, Detroit, Mich	6,540,058	7,437,765	6,396,265	7,393,091	15,127,983	2,445,212	294,800	354,254,160
Masonic Mutual Life Assn. of the District of Columbia, Washington, D. C	606,115	673,803	203,807	402,578	1,680,776	1,665,363	15,372	24,044,612
Modern Brotherhood of America, Mason City, Iowa	1,345,003	1,545,959	868,295	1,072,855	4,086,829	295,263	50,216	54,184,345
Modern Order of Prætorians, Dallas, Tex	632,016	837,467	379,263	624,207	2,121,544	209,406	27,923	33,839,282
Modern Woodmen of America, Rock Island, Ill	19,967,056	20,729,195	18,383,423	20,144,871	15,892,673	6,366,114	1,067,161	1,644,662,000
Mosaic Templars of America, Little Rock, Ark	248,253	262,730	140,495	169,993	321,262	98,998	70,799	21,239,700
Mystic Toilers, Des Moines, Iowa	43,744	56,150	37,802	46,355	220,176	1,665	1,960	2,645,100
Mystic Workers of the World, Fulton, Ill	1,088,281	1,152,414	1,197,079	1,338,403	1,081,939	255,706	95,294	116,137,075
National Americans, Kansas City, Mo	101,820	105,089	70,467	109,402	71,048	53,158	6,955	6,649,813
National Croatian Society of the U. S. of A., Pittsburg, Pa	647,821	709,247	509,601	617,615	1,018,817	32,603	41,727	31,713,400
National Fraternal Society of the Deaf, Chicago, Ill	60,236	69,410	32,561	42,469	181,962	8,013	3,640	2,719,750
National Protective Legion, Waverly, N. Y	290,685	328,843	211,505	331,457	185,336	59,212	22,129	11,985,097
National Slovak Society of U. S. of A., Pittsburg, Pa	619,445	672,224	601,111	674,815	1,438,229	307,464	41,997	31,115,750
National Union Assurance Society, Toledo, Ohio	2,479,988	2,564,826	2,797,707	3,006,562	1,686,622	597,463	51,212	91,292,653
Occidental Mutual Benefit Association, Salina, Kan	45,915	50,324	30,545	39,444	100,579	9,577	3,845	4,411,250
Order of Railway Employees, San Francisco, Cal	235,717	248,807	133,107	223,941	96,514	8,783	12,292	8,202,150
Order of United Commercial Travelers of America, Columbus, Ohio	965,288	1,035,454	776,989	965,170	975,251	272,101	74,641	373,205,000
Polish National Alliance of United States of North America, Chicago, Ill	1,554,353	2,068,144	766,200	1,102,155	4,611,845	1,331,539	122,952	70,366,000
Protective Home Circle, Sharon, Pa	1,197,339	1,327,324	1,299,977	1,534,904	1,068,388	225,000	102,056	87,078,750
Royal Arcanum, Boston, Mass	7,175,627	7,388,109	6,008,349	6,442,887	6,395,651	1,034,605	135,751	228,009,531
Royal Highlanders, Lincoln, Neb	413,465	525,864	648,550	732,364	1,761,441	103,600	28,870	39,875,050
Royal League, Chicago, Ill	894,556	1,005,037	652,847	834,844	2,347,697	154,348	23,058	30,900,250
Royal Neighbors of America, Rock Island, Ill	2,922,948	3,106,869	2,499,699	2,951,886	3,607,061	1,557,625	371,690	378,851,000
Sons and Daughters of Justice, Topeka, Kan	237,677	256,489	223,338	283,996	113,615	32,280	12,709	13,100,000
South Slavonic Catholic Union of United States of America, Ely, Minn	177,233	189,606	191,517	206,630	237,712	24,500	7,844	6,421,750
St. Joseph National Croatian Beneficiary Association, Kansas City, Kan	19,312	21,729	17,449	18,678	48,549	4,171	1,103	991,500
Supreme Tribe of Ben Hur, Crawfordsville, Ind	1,564,440	1,663,719	1,269,233	1,620,529	1,778,887	183,213	76,520	75,963,709
Travelers' Protective Association of America, St. Louis, Mo	554,359	568,722	454,268	548,245	327,965	98,204	66,242	331,210,000
Ukrainian National Association, Jersey City, N. J	176,919	234,100	218,763	254,046	398,293	131,369	11,891	1,389,250
Western Catholic Union, Quincy, Ill	182,814	210,555	202,796	216,531	440,927	51,976	11,495	10,829,000
Women's Benefit Association of the Maccabees, Port Huron, Mich	2,415,647	2,995,673	1,669,023	2,106,553	12,410,886	378,342	183,560	138,492,520
Western Mutual Life Association, Los Angeles, Cal	329,40[illegible]	364,721	286,093	316,851	772,561	104,274	11,876	18,714,000
Women's Catholic Order of Foresters, Chicago, Ill	1,543,640	1,682,247	1,202,932	1,287,044	3,209,733	221,519	73,113	71,507,250
Woodmen Circle, Omaha, Neb	2,455,761	2,776,069	1,591,844	2,129,662	7,493,807	800,465	208,271	210,876,600
Woodmen of the World, Omaha, Neb	14,687,602	16,714,048	10,997,767	12,874,610	39,329,310	9,045,554	893,615	1,187,718,754
Totals	$107,439,112	$122,151,194	$91,779,898	$110,318,063	$241,016,011	$94,418,801	6,045,093	$3,463,579,777

TABLE XIX.—KANSAS BUSINESS OF FRATERNAL SOCIETIES AUTHORIZED IN KANSAS FOR THE YEAR ENDING DECEMBER 31, 1918.

Companies.	Risks written during 1918.		In force at end of 1918.		Losses and claims incurred.		Losses and claims paid.		Assessments collected.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Aid Association for Lutherans, Appleton, Wis	8	$9,000	87	$99,250	None.	.....	None.	.....	4	$2,274
American Insurance Union, Columbus, O	8,708	9,313,250	10,375	9,167,845	269	$119,954	204	$66,648	12	145,737
American Woodmen, Denver, Colo	981	480,500	894	432,700	11	4,010	9	710	12	3,644
Ancient Order of Gleaners, Detroit, Mich	26	14,500	48	35,500	None.	None.	None.	None.	None.	None.
Ancient Order of United Workmen, Emporia, Kan	3,278	3,819,000	45,288	65,670,500	779	1,288,500	750	1,243,300	12	1,057,626
Benefit Association of Railway Employees, Chicago, Ill	54	.....	310	.....	114	3,996	112	4,087	12	3,853
Brotherhood of American Yeomen, Des Moines, Iowa	3,019	3,199,000	11,082	13,512,500	156	166,484	121	160,358	12	136,551
Catholic Order of Foresters, Chicago, Ill	None.	None.	120	125,500	2	2,000	1	1,000	12	2,423
Catholic Mutual Benefit Association, Hornell, N. Y	3	4,500	1,040	1,133,500	18	22,360	14	17,360	42	31,438
Catholic Workmen, New Prague, Minn	1	1,000	121	121,500	2	2,000	2	2,000	12	2,390
Court of Honor, Springfield, Ill	555	605,500	2,980	3,434,750	60	42,629	56	34,900	12	48,000
Degree of Honor, Winfield, Kan	200	225,500	7,244	8,149,500	98	109,125	94	100,542	12	131,275
Equitable Fraternal Union, Neenah, Wis	55	64,500	457	568,000	6	7,000	3	4,000	12	7,317
Fraternal Aid Union, Lawrence, Kan	2,839	3,324,480	20,092	25,656,870	899	621,808	846	593,299	12	626,370
Fraternal Brotherhood, Los Angeles, Cal	None.	None.	230	248,639	16	1,569	9	3,349	12	4,950
Fraternal Mystic Circle, Philadelphia, Pa	25	28,500	482	454,750	15	17,328	15	17,828	12	19,207
German Baptist Life Association, Buffalo, N. Y	2	1,000	12	12,000	None.	None.	None.	None.	12	282
Grand Carniolian Slovenian Catholic Union, U. S. A., Joliet, Ill	9	9,000	330	303,000	9	4,020	10	5,060	12	6,063
Homesteaders, Des Moines, Iowa	852	1,105,500	9,896	12,944,500	29	22,946	22	15,618	12	144,635
Independent Order of Foresters, Toronto, Ontario	46	35,500	124	103,500	38	5,833	33	5,709	12	2,529
Knights of Columbus, New Haven, Conn	411	461,000	3,452	3,794,668	49	54,011	30	34,011	12	52,536
Knights and Ladies of Father Mathew, St. Louis, Mo	None.	None.	71	55,250	None.	None.	None.	None.	12	1,664
Knights and Ladies of Security, Topeka, Kan	6,142	6,894,000	45,308	58,240,500	1,661	988,294	1,520	754,517	12	667,368
Knights and Ladies of Protection, Topeka, Kan	None.	None.	99	19,500	5	168	7	193	12	659
Knights of Pythias, Indianapolis, Ind	10	10,500	639	776,808	15	15,500	15	15,500	12	12,408
Ladies Catholic Benevolent Association, Erie, Pa	31	17,750	1,404	1,179,000	10	10,000	8	8,000	12	16,822
Ladies of the Maccabees, Port Huron, Mich	None.	None.	13	10,750	None.	None.	None.	None.	12	136
Loyal American Life Association, Chicago, Ill	None.	None.	18	19,000	1	850	1	708	12	457
Loyal Mystic Legion of America, Hastings, Neb	None.	None.	47	45,825	None.	None.	1	1,000	12	2,228
The Maccabees, Detroit, Mich	15	14,000	2,089	2,250,000	65	55,209	59	45,608	12	44,259

TABLE XIX—CONCLUDED.

Companies.	Risks written during 1918.		In force at end of 1918.		Losses and claims incurred.		Losses and claims paid.		Assessments collected.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Masonic Mutual Life Assn. of the Dis. of Columbia, Washington, D. C.	37	$77,000	332	$656,500	2	$6,000	2	$6,000	.....	$15,928
Modern Brotherhood of America, Mason City, Iowa	13	14,500	1,491	1,761,933	27	28,432	26	27,602	13	41,087
Modern Order of Praetorians, Dallas, Tex	416	469,500	520	738,543	6	6,750	6	6,750	12	11,347
Modern Woodmen of America, Rock Island, Ill	4,606	4,863,000	70,817	115,446,500	997	1,717,500	860	1,432,000	12	1,400,595
Mosaic Templars of America, Little Rock, Ark	64	19,200	86	22,955	None.	None.	None.	None.	4	221
Mystic Toilers, Des Moines, Iowa	None.	None.	22	22,000	None.	None.	None.	None.	12	305
Mystic Workers of the World, Fulton, Ill	75	74,500	1,867	2,153,925	29	26,375	22	16,675	12	18,695
National Americans, Kansas City, Mo	220	208,000	1,387	1,513,486	16	10,515	15	9,922	12	19,226
National Croatian Society of the U. S. A., Pittsburg, Pa	104	86,200	771	594,400	19	6,550	19	6,550	12	12,981
National Fraternal Society of the Deaf, Chicago, Ill	8	9,000	51	4,350	5	110	5	151	12	957
National Protective Legion, Waverly, N. Y	None.	None.	8	10,900	1	60	1	60	12	106
National Slovak Society of U. S. A., Pittsburg, Pa	None.	None.	168	114,700	9	4,320	6	2,223	12	2,546
National Union Assurance Society, Toledo, Ohio	None.	None.	131	296,000	7	10,000	10	12,500	12	.....
Occidental Mutual Benefit Association, Salina, Kan	43	48,500	3,721	4,236,500	44	32,219	41	30,545	12	45,932
Order of Railway Employees, San Francisco, Cal	416	195,100	725	317,000	169	5,973	169	5,973	12	10,941
Order of United Commercial Travelers of America, Columbus, Ohio	142	710,000	3,388	16,940,000	175	39,562	178	37,660	6	41,812
Polish National Alliance of the U. S. of North America, Chicago, Ill	23	12,500	206	123,000	7	4,000	4	1,290	13	2,929
Protected Home Circle, Sharon, Pa	430	338,500	155	124,500	2	2,000	3	3,000	12	1,719
Royal Arcanum, Boston, Mass	None.	None.	196	345,309	4	10,500	4	8,500	12	11,509
Royal Highlanders, Lincoln, Neb	64	66,000	520	631,100	8	9,300	9	11,300	12	6,939
Royal League, Chicago, Ill	None.	None.	24	34,750	None.	None.	None.	None.	12	801
Royal Neighbors of America, Rock Island, Ill	2,072	2,210,750	27,089	29,839,750	241	285,000	158	188,096	12	232,788
Sons and Daughters of Justice, Topeka, Kan	2,364	1,643,000	12,709	13,100,000	257	317,500	239	303,000	12	235,351
South Slavonic Catholic Union of the U. S. A., Ely, Minn	6	5,500	167	135,000	47	960	47	960	12	3,831
St. Joseph National Croatian Beneficiary, Assn., Kansas City, Kan	140	136,500	1,103	991,500	.....	14,513	.....	11,986	12	19,312
Supreme Tribe of Ben Hur, Crawfordsville, Ind	180	194,334	376	424,706	10	11,100	6	6,950	12	8,606
Travelers' Protective Association of America, St. Louis, Mo	11	55,000	68	340,000	None.	None.	None.	None.	2	726
Ukrainian National Association, Jersey City, N. J	1	500	18	13,500	None.	None.	None.	None.	12	266
Western Catholic Union, Quincy, Ill	None.	None.	30	22,750	2	2,000	2	2,000	12	392
Women's Benefit Association of the Maccabees, Port Huron, Mich	174	144,100	2,323	1,927,385	18	17,750	14	13,000	12	29,060
Western Mutual Life Association, Los Angeles, Cal	None.	None.	63	105,000	None.	None.	None.	None.	12	1,134
Women's Catholic Order of Foresters, Chicago, Ill	1	1,000	77	79,000	3	4,000	3	4,000	12	1,680
Woodmen Circle, Omaha, Neb	1,002	1,016,700	2,928	2,847,300	34	31,400	28	20,467	12	32,349
Woodmen of the World, Omaha, Neb	1,481	1,880,362	9,400	12,685,635	215	287,436	140	207,489	12	164,073
Totals	41,363	$45,801,726	307,297	$417,165,482	6,681	$6,457,410	5,959	$5,511,936	744	$5,551,192

TABLE XX.—KANSAS BUSINESS OF STOCK FIRE INSURANCE COMPANIES FOR THE 48 YEARS FROM 1871 TO 1918, INCLUSIVE.

Years.	Risks written.	Premiums received.	Average rate of premium per $100.	Losses paid.	Percent of losses paid to premiums received.	Losses incurred.
1871	$17,156,434	$234,300.94	$1.37	$75,000.00	32.01	$75,000.00
1872	17,745,674	287,037.07	1.62	99,256.20	34.58	99,256.20
1873	20,463,005	324,439.42	1.57	183,477.58	56.55	214,060.71
1874	21,890,198	327,566.77	1.50	243,434.30	74.31	214,687.87
1875	19,360,984	303,497.96	1.57	106,816.03	35.19	92,336.34
1876	20,402,867	313,132.00	1.53	151,903.94	48.51	156,304.40
1877	21,624,160	320,358.57	1.52	106,637.22	33.28	107,586.63
1878	24,000,762	367,309.65	1.53	72,118.14	19.63	78,909.28
1879	34,022,868	509,324.70	1.50	158,211.13	31.06	155,666.97
1880	44,041,638	658,032.96	1.49	253,108.51	38.46	352,330.80
1881	52,092,252	787,791.23	1.51	374,796.24	47.57	323,783.14
1882	70,163,324	1,135,698.13	1.62	374,945.08	33.01	375,596.62
1883	83,442,746	1,329,940.73	1.59	640,678.14	48.14	679,698.57
1884	106,048,857	1,719,006.56	1.62	528,225.84	30.73	575,537.75
1885	112,843,624	1,955,370.84	1.73	688,365.68	35.20	751,866.56
1886	112,175,202	1,871,781.11	1.67	759,508.71	40.58	902,900.73
1887	131,148,505	1,926,251.72	1.47	1,095,925.55	56.89	2,209,090.76
1888	129,945,032	1,826,509.64	1.41	1,066,341.99	58.99	1,030,929.84
1889	134,556,138	1,848,428.78	1.37	1,053,170.59	56.97	1,029,265.36
1890	134,934,288	1,801,994.67	1.34	963,649.53	53.48	984,302.06
1891	130,655,122	1,792,647.66	1.37	798,206.54	44.52	857,557.11
1892	142,146,123	2,028,184.70	1.43	1,011,486.70	49.86	1,051,629.91
1893	138,041,771	1,929,934.68	1.40	943,573.68	48.89	1,068,640.78
1894	140,109,801	1,953,420.32	1.39	1,070,392.46	54.79	1,045,376.82
1895	128,804,972	1,744,683.17	1.35	1,181,998.45	67.75	1,116,641.00
1896	128,021,705	1,711,241.58	1.34	958,634.34	56.02	905,099.95
1897	141,786,258	1,782,501.61	1.26	632,084.38	35.46	627,567.10
1898	147,502,149	1,768,909.23	1.20	765,779.21	43.29	845,846.55
1899	183,444,731	1,949,091.71	1.06	1,171,193.25	60.09	1,177,335.71
1900	187,248,075	2,009,853.45	1.07	1,241,413.26	61.77	1,217,903.32
1901	209,782,267	2,244,038.50	1.07	1,250,910.19	55.74	1,375,941.63
1902	218,293,263	2,357,629.50	1.19	1,345,833.00	57.06	1,241,034.00
1903	237,559,628	2,578,745.00	1.15	1,220,260.00	47.36	1,400,581.00
1904	248,277,169	3,072,159.00	1.34	1,765,764.00	57.48	1,694,820.00
1905	280,639,793	3,489,065.00	1.24	2,248,219.00	64.44	1,449,662.00
1906	292,829,780	3,541,141.00	1.21	1,437,996.00	40.61	1,453,220.00
1907	326,886,149	3,776,603.00	1.16	1,699,053.00	44.99	1,648,648.00
1908	345,384,354	4,071,531.00	1.18	2,441,153.00	59.95	2,480,160.00
1909	370,451,235	4,525,893.00	1.22	2,632,319.00	58.16	2,803,507.00
1910	357,253,042	4,278,255.00	1.20	2,521,174.00	58.92	2,717,379.00
1911	371,224,215	4,183,267.00	1.13	2,866,651.00	68.52	3,111,856.00
1912	401,546,345	4,632,416.00	1.15	2,868,263.00	61.92	2,921,075.00
1913	417,540,588	4,786,462.00	1.15	2,615,652.00	54.67	2,793,521.00
1914	437,255,277	5,094,818.00	1.16	2,618,729.00	51.40	2,522,355.00
1915	483,898,433	6,349,657.00	1.31	4,925,677.00	77.57	4,894,189.00
1916	584,171,242	7,802,386.00	1.33	4,373,597.00	56.05	4,474,760.00
1917	663,372,257	8,047,810.00	1.21	4,837,532.00	60.00	4,836,846.00
1918	791,836,728	10,475,646.00	1.32	4,130,331.00	39.43	4,382,889.00
Totals	$9,813,631,080	$123,825,563.00	$1.26	$66,569,566.00	54.00	$67,428,152.00

TABLE XXI.—TORNADO BUSINESS OF STOCK FIRE INSURANCE COMPANIES IN KANSAS DURING THE YEARS 1908 TO 1918, INCLUSIVE.

Year.	Premiums received.	Losses paid.	Percent losses paid to premiums received.
1908	$276,373	$71,170	26.0
1909	358,275	123,751	34.5
1910	293,745	37,895	13.0
1911	382,932	84,482	22.0
1912	524,051	166,472	31.5
1913	672,973	67,240	10.0
1914	600,775	88,314	14.7
1915	713,163	308,687	43.0
1916	841,936	137,335	16.3
1917	990,849	639,800	64.0
1918	1,016,193	406,361	40.0
Totals	$6,671,265	$2,131,507	33.0

TABLE XXII.—BUSINESS TRANSACTED BY ALL STOCK FIRE INSURANCE COMPANIES IN KANSAS DURING 1918.
(This table makes no deductions on account reinsurance).

COMPANIES.	Gross risks written, less cancellations.	Gross premiums received, less return premiums on canceled policies.	Losses paid, deducting salvage.	Losses incurred.	Average rate per $100.	Percent losses paid to premiums received.	Percent losses incurred to premiums received.
American companies	$683,899,980	$9,257,813	$3,644,728	$3,842,789	.....	.....	.....
Foreign companies	107,936,748	1,217,833	485,603	540,100	.....	.....	.....
Total aggregate business	$791,836,728	$10,475,646	$4,130,331	$4,382,889	$1.32	39.43	41.84
FIRE AND LIGHTNING.							
American companies	$480,881,133	$5,663,204	$2,282,377	$2,470,181	.....	.....	.....
Foreign companies	76,914,615	906,443	357,333	411,602	.....	.....	.....
Totals	$557,795,748	$6,569,647	$2,639,710	$2,881,783	$1.16	40.18	43.86
HAIL.							
American companies	$33,807,233	$2,356,111	$821,536	$826,312	.....	.....	.....
Foreign companies	2,055,985	142,182	58,408	58,408	.....	.....	.....
Totals	$35,863,218	$2,498,293	$879,944	$884,720	$6.96	31.22	35.41
MARINE AND INLAND.							
American companies	$24,276,722	$320,777	$169,352	$172,422	.....	.....	.....
Foreign companies	12,222,401	70,736	34,964	35,780	.....	.....	.....
Totals	$36,499,123	$391,513	$204,316	$208,202	$1.07	52.18	52.20
TORNADO.							
American companies	$144,934,892	$917,721	$371,463	$373,874	.....	.....	.....
Foreign companies	16,743,747	98,472	34,898	34,310	.....	.....	.....
Totals	$161,678,639	$1,016,193	$406,361	$408,184	$0.63	39.98	40.00

ADMISSION FEES AND RENEWAL FEES AND TAXES.

(Retaliatory provisions of our Statutes to be used where applicable).

STOCK FIRE COMPANIES OF OTHER STATES AND COUNTRIES.

ADMISSION FEES.		RENEWAL FEES.	
Charter fee	$55.00	Annual statement	$50.00
Annual statement	50.00	School fund	50.00
School fund	50.00	Certificate and seal	1.00
Certificate and seal	1.00		
Total	$156.00	Total	$101.00

Agent's license.....$2.00

Paid-up capital must be at least $100,000.

Annual premium tax 2 percent gross premiums, credit being allowed for premiums returned on canceled policies.

(Companies of foreign countries pay an additional 2 percent;) Firemen's Relief Fund Tax, 2 percent; fire and lightning premiums collected in fire department towns having $1,000 or upwards of fire fighting apparatus. No credit account reinsurance.

Fire marshal tax ½ of 1 percent gross *fire* premiums, less premiums on canceled policies.

STOCK FIRE COMPANIES ORGANIZED IN KANSAS.

Companies must have at least $100,000 paid-up capital.

Admission fee..... $25.00 Annual renewal fee..... $10.00

Fire marshal tax ½ of 1 percent of gross premium collected during year (fire premium only).

Agent's license..... 50 cents.

LEGAL RESERVE LIFE COMPANIES ORGANIZED UNDER THE LAWS OF OTHER STATES AND COUNTRIES.

ADMISSION FEES.		RENEWAL FEES.	
Charter fee	$55.00	Annual statement	$50.00
Annual statement	50.00	School fund	50.00
School fund	50.00	Certificate and seal	1.00
Certificate and seal	1.00		
Total	$156.00	Total	$101.00

Agent's license.....$2.00

Annual tax of 2 percent of gross premium (foreign companies 4 percent). Tax should be computed on basis of gross premiums collected, less dividends paid to members, or any part of premium used in abatement.

Stock companies must have at least $100,000 paid-up capital.

CAPITAL STOCK LEGAL RESERVE LIFE COMPANIES ORGANIZED UNDER KANSAS LAWS.

Admission fees	$100.00
Annual renewal fee	100.00
Agent's license	.50

Such companies must have authorized capital fully subscribed and at least $100,000 fully paid.

KANSAS MUTUAL LEGAL RESERVE LIFE INSURANCE COMPANIES.

Admission fees	$100.00
Renewal	100.00
Agent's license	.50

Company's officers must give bond of $50,000 running to state of Kansas.

MUTUAL LIFE, ACCIDENT AND HEALTH ASSOCIATIONS OF OTHER STATES.

ADMISSION FEES.		RENEWAL FEES.	
Annual license	$100.00	Annual license	$100.00
Charter and annual statement	10.00	Annual statement	10.00
Certificate of authority	5.00	Certificate of authority	5.00
Total	$115.00	Total	$115.00

Agent's license.....$2.00

Company's officers must give bond in amount of $50,000.

Companies must pay annual premium tax of 2 percent.

KANSAS MUTUAL LIFE, ACCIDENT AND HEALTH ASSOCIATIONS.

ADMISSION FEES.		RENEWAL FEES.	
Filing papers and certificate of authority	$100.00	Annual statement	$10.00
		Certificate of authority	5.00
		Total	$15.00

Agent's license ..... 50 cents.

Companies' officers must give bond of $50,000.

CAPITAL STOCK (ACCIDENT AND HEALTH) COMPANIES OF OTHER STATES.

ADMISSION FEES.		RENEWAL FEES.	
Charter fee	$55.00	Annual statement	$50.00
Annual statement	50.00	School fund	50.00
School fund	50.00	Certificate and seal	1.00
Certificate and seal	1.00	Total	$101.00
Total	$156.00		

Agent's license $2.00

Annual premium tax of 2 percent.
Company must have at least $100,000 paid-up capital stock.

CAPITAL STOCK (ACCIDENT AND HEALTH) INSURANCE COMPANIES ORGANIZED UNDER KANSAS LAWS.

ADMISSION FEES.		RENEWAL FEES.	
Charter fees	$55.00	Annual statement	$50.00
Annual statement	50.00	School fund	50.00
School fund	50.00	Certificate and seal	1.00
Certificate and seal	1.00	Total	$101.00
Total	$156.00		

Agent's license ..... 50 cents.

Company must have at least $100,000 paid-up capital stock.

CAPITAL STOCK (LIVESTOCK) INSURANCE COMPANIES OF OTHER STATES.

ADMISSION FEES.		RENEWAL FEES.	
Charter fees	$55.00	Annual statement	$50.00
Annual statement	50.00	School fund	50.00
School fund	50.00	Certificate and seal	1.00
Certificate and seal	1.00	Total	$101.00
Total	$156.00		

Agent's license $2.00

Annual premium tax of 2 percent.
Company must have at least $100,000 paid-up capital stock.

CAPITAL STOCK (LIVESTOCK) INSURANCE COMPANIES ORGANIZED UNDER KANSAS LAWS.

ADMISSION FEES.		RENEWAL FEES.	
Charter fees	$55.00	Annual statement	$50.00
Annual statement	50.00	School fund	50.00
School fund	50.00	Certificate and seal	1.00
Certificate and seal	1.00	Total	$101.00
Total	$156.00		

Agent's license ..... 50 cents.

Company must have at least $100,000 paid-up capital stock.

CAPITAL STOCK COMPANIES OF OTHER STATES WRITING GENERAL MISCELLANEOUS AND CASUALTY LINES.

ADMISSION FEES.		RENEWAL FEES.	
Charter fees	$55.00	Annual statement	$50.00
Annual statement	50.00	School fund	50.00
School fund	50.00	Certificate and seal	1.00
Certificate and seal	1.00	Total	$101.00
Total	$156.00		

Agent's license $2.00

Company must have at least $250,000 paid-up capital stock.
Company must pay annual premium tax of 2 percent.

KANSAS CAPITAL STOCK COMPANIES WRITING MISCELLANEOUS AND CASUALTY LINES.

ADMISSION FEES.		RENEWAL FEES.	
Filing charter and annual statement,	$100.00	Annual statement and cert. of auth'y.,	$100.00

Agent's license ..... 50 cents.

Company must have $250,000 paid-up capital stock.

MUTUAL FIRE INSURANCE COMPANIES ORGANIZED UNDER LAWS OF OTHER STATES.

ADMISSION FEES.		RENEWAL FEES.	
Filing charter and issuing certificate of authority	$25.00	Annual statement and certificate of authority	$10.00

Agent's license $2.00

Annual premium tax of 2 percent.
Firemen's relief fund tax of 2 percent in fire department towns.
Fire marshal tax of ½ of 1 percent.

KANSAS MUTUAL FIRE INSURANCE COMPANIES.

ADMISSION FEES.		RENEWAL FEES.	
Filing charter and issuing certificate of authority	$25.00	Annual statement and certificate of authority	$10.00

Agent's license ..... 50 cents.

Fire marshal tax, ½ of 1 percent.

FRATERNAL BENEFICIARY SOCIETIES.

(These fees apply to both domestic and foreign societies.)

ADMISSION FEES.		RENEWAL FEES.	
Filing charter and other documents.	$25.00	Annual statement	$20.00

MUTUAL AUTOMOBILE INDEMNITY ASSOCIATIONS OF OTHER STATES.

ADMISSION FEES.		RENEWAL FEES.	
Charter fee	$25.00	Annual statement	$10.00

Agent's license ..... $2.00.

Annual premium tax, 2 percent.

Officers of company must give bond to state for $50,000.

KANSAS MUTUAL INDEMNITY ASSOCIATIONS.

ADMISSION FEES.		RENEWAL FEES.	
Charter fee	$25.00	Annual statement	$10.00

Officers must give bond running to state of Kansas in amount of $10,000 to $50,000, said amount to be governed by number of members.

INTERINSURERS OR RECIPROCAL CONCERNS.

ADMISSION FEES.		RENEWAL FEES.	
Filing of documents and certificate of authority	$20.00	Annual statement	$20.00

KANSAS MUTUAL HAIL INSURANCE COMPANIES.

ADMISSION FEES.		RENEWAL FEES.	
Charter fee	$25.00	Annual statement	$10.00

Agent's license ..... 50 cents.

(Admission of Mutual Hail Insurance Companies of other states prohibited by statute.)

BURIAL ASSOCIATIONS OF OTHER STATES.

ADMISSION FEES.		RENEWAL FEES.	
Filing charter and issuing certificate of authority	$150.00	Annual statement	$50.00
Annual statement	50.00	School fund	50.00
		Certificate and seal	1.00
Total	$200.00	Total	$101.00

Agent's license $5.00

Company must pay premium tax of 2 percent.

KANSAS BURIA ASSOCIATIONS.

ADMISSION FEES.		RENEWAL FEES.	
Charter fee	$25.00	Annual statement	$10.00

Agent's license ..... 50 cents.

KANSAS MUTUAL COMPANIES.

DECEMBER 31, 1918.

Alliance Cooperative (Farm), Topeka.
Alliance Cooperative (Town), Topeka.
Bremen Farmers Mutual, B remen.
Brown County Farmers, Morrill.
Doniphan County Mutual, Wathena.
Farmers' Alliance (First Class), McPherson.
Farmers' Alliance (Second Class), McPherson.
Farmers' Mutual, Columbus.
Farmers' Mutual, Ellinwood.
Farmers' Mutual, Eldorado.
Farmers' Mutual, Holyrood.
Farmers' Mutual Fire and Tornado, Marysville.
Farmers' Mutual, Wamego.
Farmers' Union Mutual, Salina.
Franklin Mutual, Ottawa.
German Farmers' Mutual, Goddard.
Hutchinson Mutual Fire, Hutchinson.
Kansas Farmers' Mutual Fire, Beloit.
Kansas Farmers' Mutual Insurance Association, Upland.
Marshall County Farmers' Mutual, Marysville.
Miami Farmers' Mutual, Paola.
Mennonite Mutual, Newton.
Republic County Mutual, Belleville.
Southern Kansas Mutual, Wellington.

FOREIGN.

Fitchburg Mutual Fire, Fitchburg, Mass.
Indiana Lumbermen's Mutual, Indianapolis, Ind.
Miller's Mutual Fire Insurance Association of Illinois, Alton, Ill.
Pennsylvania Miller's Mutual Fire Insurance Company, Wilkes-Barre, Pa.

HAIL.

Farmers' Hail Insurance Company, Hutchinson.
Farmers' Union Mutual, Salina.
Grain Grower's Hail, Topeka.
Kansas Home Hail, Topeka.
Kansas State Mutual, McPherson.
Sterling Insurance Company, Topeka.

RECIPROCAL OR INTERINSURERS EXCHANGES.

Associated Employers' Reciprocal, Chicago, Ill.
Bankers' Inter-Insurance Alliance of America, Kansas City, Mo.
Belt Automobile Indemnity Association, El Paso, Ill.
Consolidated Underwriters, Kansas City, Mo.
Casualty Reciprocal Exchange, Kansas City, Mo.
Indemnity Exchange, Chicago, Ill.
Individual Underwriters, New York, N. Y.
New York Reciprocal Underwriters, New York, N. Y.
United States Automobile Insurance Exchange, Kansas City, Mo.
Utilities Indemnity Exchange, St. Louis, Mo.
Western Reciprocal Underwriters, St. Louis, Mo.

THE ALLIANCE COOPERATIVE INSURANCE CO.—
FARM DEPARTMENT,
TOPEKA, KAN.

W. B. GASCHE, president; E. J. SMALLEY, secretary.
Organized July 13, 1895.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	6,814
Number added during past year	1,854
Total	8,668
Number that withdrew or whose policies were canceled during past year	1,826
Number belonging to the company December 31, 1918	6,842

AMOUNT AT RISK.

Amount at risk or property insured December 31 of previous year	$11,821,824.00
Amount of risks added or insured during past year	5,345,225.00
Total	$17,167,049.00
Amount of risks canceled, withdrawn or terminated during past year	4,378,248.00
Amount at risk by the company December 31, 1918	$12,788,801.00

INCOME.

Balance December 31, 1917		$79,471.64
Amount of cash premiums received during past year	$42,591.27	
Amount collected on assessments levied during past year	7,715.92	
Amount collected on assessments levied during previous year	105.51	
Amount received for membership or policy fees (continuances)	334.04	
Amount received from all other sources—expense to the insured	526.56	
Amount received as an income from all other sources: Interest, $4,635.65; loss and gain, $256.20; rent, $125.00	5,016.85	
Total income during past year		56,290.15
Total		$135,761.79

EXPENDITURES.

Amount paid policyholders for losses during 1918	$16,713.19	
Amount paid for salaries to officers and directors during past year	2,846.99	
Amount paid to agents	9,462.60	
All other expenditures during past year: Rent, $180; advertising, $204.77: state and national associations, $220.91; reinsurance, $527.93; insurance dept., $73.50; printing, $135.00; officers' expense, $158.74; tax, $1,480.77; miscellaneous, $21.10; attorney fees, $332.75; fire marshal, $141.75; stenographer, $1,855; office expense, $45.63; postage, $286.34; adjustment, $577.52; books and stationery, $115.50; telephone and teleg., $42.89; acc. interest and premium on bond, $280.48; war tax, $720.73; returned premiums, $1,259.68	8,660.99	
Total expenditures during past year		37,683.77
Balance December 31, 1918		$98,078.02
Orders outstanding		1,319.77
Total		$99,397.79

RESOURCES.

Mortgage loans, $62,695; bonds, $24,500	$87,195.00	
Cash in company's office December 31, 1918	33.55	
Deposited in banks	7,541.95	
Real estate owned (book value)	4,191.84	
Bills receivable (secured), $435.45; inventory, $775.00	1,210.45	
Gross assets	$100,172.79	
Deduct assets not admitted—furniture and fixtures, $500; stationery and supplies, $275	775.00	
Total admitted assets December 31, 1918		$99,397.79

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are not over three months past due	$606.40	
Amount of premium or deposit notes on which assessments are fully paid	24,463.71	
Total premium or deposit notes in force Dec. 31, 1918		$25,070.11
Total amount of resources		$124,467.90

Amount of outstanding assessments not collected, $146.12.
Face amount of premium notes, net, on business written during year—fire and tornado, $9,499.04.

LIABILITIES.

Gross claims for losses not due	$801.80	
Orders outstanding	1,319.77	
Total amount of liabilities December 31, 1918		$2,121.57

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$91,386.84	
Amount of general fund	8,010.95	
Total		$99,397.79

Premiums received added to reserve fund during past year, 30 percent.
Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $7,145.50+.
Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $38,366.40.

THE ALLIANCE COOPERATIVE INSURANCE CO.—TOWN DEPARTMENT,

TOPEKA, KAN.

W. B. GASCHE, president; E. J. SMALLEY, secretary.
Organized May 10, 1905.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	1,811
Number added during past year	575
Total	2,386
Number that withdrew or whose policies were canceled during past year	596
Number belonging to the company December 31, 1918	1,790

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$2,621,884.00
Amount of risks added or insured during past year	978,941.00
Total	$3,600,825.00
Amount of risks canceled, withdrawn or terminated during past year	795,414.00
Amount at risk by the company December 31, 1918	$2,805,411.00

INCOME.

Balance December 31, 1917		$17,298.41
Amount of cash premiums received during past year	$7,259.03	
Amount collected on assessments levied during past year	1,462.70	
Amount collected on assessments levied during previous year	13.23	
Amount received for membership or policy fees (continuances)	2,639.13	
Amount received from all other sources—expense to the insured	81.67	
Amount received as an income from all other sources: Interest, $976.03; loss and gain, $92.93	1,068.96	
Total income during past year		12,524.72
Total		$29,823.13

EXPENDITURES.

Amount paid for losses occurring during past year	$7,767.16	
Amount paid for salaries to officers and directors during past year,	873.01	
Amount paid to agents	1,867.55	
All other expenditures during past year: Adjusting, $273.88; stenographer, $340; telephone and telegraph, $12; advertising, $1; office furniture, $55.60; tax, $236.78; fire prevention, $5; reinsurance, $184.75; accrued interest and premium on bonds, $156.05; printing, $118; fire marshal, $43.03; postage, $89.27; office expense, $27.43; books and stationery, $210.94; miscellaneous, 25 cts.; war tax, $84.83; returned premium, $156.62; cash dividend, $260.84	2,256.27	
Total expenditures during past year		12,673.99
Balance December 31, 1918		$17,149.14
Orders outstanding		188.63
Total		$17,337.77

RESOURCES.

Mortgage loans, $8,000; bonds, $6,400	$14,400.00	
Cash in company's office December 31, 1918	191.88	
Deposited in banks	2,307.22	
Bills receivable (secured), $438.67; furniture and supplies, $270	708.67	
Gross assets	$17,607.77	
Assets not admitted—fixtures, $120; stationery and supplies, $150,	270.00	
Total admitted assets December 31, 1918		$17,337.77

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are not over three months past due	$138.93	
Amount of premium or deposit notes on which assessments are fully paid	5,657.90	
Total premium or deposit notes in force Dec. 31, 1918		$5,796.83
Total amount of resources		$23,134.60

Amount of outstanding assessments not collected, $35.30.
Face amount of premium notes, net, on business written during year—fire and tornado, $1,952.15.

LIABILITIES.

Orders outstanding		$188.63

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$14,400.00	
Amount of general fund	2,937.77	
Total		$17,337.77

Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $5,133.00.
Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $8,416.00.

BREMEN FARMERS MUTUAL,

BREMEN, KAN.

R. FROHBERG, president; W. RABE, secretary.
Organized March 26, 1888.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	1,603
Number added during past year	136
Total	1,739
Number that withdrew or whose policies were canceled during past year	22
Number belonging to the company December 31, 1918	1,717

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$3,613,533.00
Amount of risk added or insured during past year	1,231,675.00
Total	$4,845,208.00
Amount of risks canceled, withdrawn or terminated during past year	829,305.00
Amount at risk by the company December 31, 1918	$4,015,903.00

INCOME.

Balance December 31, 1917		$39,993.82
Amount of cash premiums received during past year	$8,461.56	
Amount received for membership or policy fees	703.00	
Amount received as an income from all other sources: Interest from notes, mortgages, bonds, and certificates of deposit	$1,725.28	
Total income during past year		10,889.84
Total		$50,883.66

EXPENDITURES.

Amount paid for losses occurring during past year	$8,846.06	
Amount paid for salaries to officers and directors during past year	324.80	
Amount paid to agents	1,022.50	
All other expenditures during past year: Refunded on policies, $75.82; filing annual statement and eighteen agent's licenses, $19; fire marshal tax, $20.40; income and war tax, $161.75; stamps, $38.07; viewing losses, $65.50; publication of annual statement, $20.40; printing, $27; executive board, $38.20; attending state insurance conference, $6.00; secretary—labor, $10; numbering machine, $3.75; auditing board, $13.50; secretary, for issuing 703 policies, $351.50; membership dues for national and state mutual associations, $12; tax, $236.95; express, 31 cents	1,100.15	
Total expenditures during past year		11,293.51
Balance December 31, 1918		$39,590.15

RESOURCES.

Mortgage loans, $21,400; bonds, $3,000	$24,400.00	
Cash in company's office December 31, 1918	1,399.49	
Deposited in banks	2,707.66	
Notes, $3,132; war saving stamps, $415; certif. of deposit, $7,536	11,083.00	
Total admitted assets December 31, 1918		$39,590.15

ASSETS IN PREMIUM NOTES.

Premium or deposit notes in force December 31, 1918	61,787.45
Total amount of resources	$101,377.60

LIABILITIES.

Gross claims for losses due and payable	$2,400.00

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$14,775.15	
Amount of general fund	24,815.00	$39,590.15
Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918		12,077.70

BROWN COUNTY FARMERS' MUTUAL,

MORRILL, KAN.

FRANK DARSCHUER, president; G. KEPLINGER, secretary.
Organized February 5, 1889.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	5,819
Number added during past year	423
Total	6,242
Number that withdrew or whose policies were canceled during past year	390
Number belonging to the company December 31, 1918	5,852

AMOUNT OF RISK.

Amount at risk or property insured on December of previous year	$13,458,444.00
Amount of risks added or insured during past year	4,124,381.00
Total	$17,582,825.00
Amount of risks canceled, withdrawn or terminated during past year	3,236,610.00
Amount at risk by the company December 31, 1918	$14,346,215.00

INCOME.

Balance December 31, 1917		$60,984.35
Amount of cash premiums received during past year	$47,753.86	
Amount received for membership or policy fees	167.50	
Interest	2,731.62	
Total income during past year		50,652.98
Total		$111,637.33

EXPENDITURES.

Amount paid for losses occurring during past year	$28,382.28	
Amount paid for salaries to officers and directors during past year,	2,589.00	
Amount paid to agents	8,318.51	
All other expenditures during past year: Premiums refunded, $201.40; office expense, $343.98; stationery, books and printing, $227.19; coal, $68.35; fees to state, $240.53; postage, $158.60; taxes, $1,138.78; freight and express, $2.34	2,381.17	
Total expenditures during past year		41,670.96
Balance December 31, 1918		$69,966.37

RESOURCES.

Mortgage loans, $25,750; bonds, $5,000	$30,750.00	
Deposited in banks	39,216.37	
Real estate owned (office building)	3,500.00	
Total admitted assets December 31, 1918		$73,466.37

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes—assessments fully paid in force December 31, 1918	109,341.89
Total amount of resources	$182,808.26

LIABILITIES.

Gross claims for losses due and payable (pending adjustment)	$820.00

RESERVE AND GENRAL FUNDS.

Amount of reserve fund	$36,194.80	
Amount of general fund	33,771.57	
Total;		$69,966.37

Premiums received added to reserve fund during past year 10 per cent.
Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $2,522.96.
Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $43,038.65.

DONIPHAN COUNTY MUTUAL,

WATHENA, KAN.

W. R. MARTIN, president; FRED DUBACH, Jr., secretary.
Organized July 14, 1905.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	346
Number added during past year	15
Total	361
Number that withdrew or whose policies were canceled during past year	3
Number belonging to the company December 31, 1918	358

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$490,680.00
Amount of risks added or insured during past year	115,200.00
Total	$605,880.00
Amount of risks canceled, withdrawn or terminated during past year	25,695.00
Amount at risk by the company December 31, 1918	$580,185.00

INCOME.

Balance December 31, 1917		$1,953.17
Amount of cash premiums received during past year	$458.10	
Amount collected on assessments levied during previous year	52.60	
Amount received for membership or policy fees	30.00	
Amount received from all other sources—expense to the insured	145.55	
Amount received as an income from all other sources: Cash in company's office, $3.20; interest, $81.50; error in deposit, $7	91.70	
Total income during past year		777.95
Total		$2,731.12

EXPENDITURES.

Amount paid policyholders for losses during 1918	$806.52	
Amount paid for salaries to officers and directors during past year	122.50	
Amount paid to agents	145.55	
All other expenditures during past year: Daniel C. Roper, $3.56; taxes, $28.03; internal revenue, $33.60; fire marshal tax, $6.17; J. A. Lehman, $1.50 overpayment; cards and printing, $7; stamps, $8; certificate and agent's fee, $11.50; livery, $2; income tax, $21.18; error in deposit, $7	129.60	
Total expenditures during past year		1,204.17
Balance December 31, 1918		$1,526.95

RESOURCES.

Cash in company's office December 31, 1918	$3.20	
Deposited in banks	923.75	
Time deposit, $600; stationery, $30	630.00	
Gross assets	$1,556.95	
Assets not admitted: Stationery	30.00	
Total admitted assets December 31, 1918		$1,526.95

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are over six months past due	$231.20	
Amount of premium or deposit notes—assessments fully paid	7,562.07	
Total premium or deposit notes in force December 31, 1918		7,793.27
Total amount of resources		$9,320.22

Amount of outstanding assessments not collected, $20.72.
Advance payments and assessments received are shown in this statement.
Face amount of premium notes on business written during year—fire, $1,683.50.

LIABILITIES.

Amount of all claims due or accrued against the company: Emery Carroll, overpayment		$0.15

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$1,303.79	
Amount of general fund	223.16	
Total		$1,526.95

Premiums received added to reserve fund during past year, 10 percent.
Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $1,916.81.
Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $2,267.28.

FARMERS' ALLIANCE—FIRST CLASS,

McPHERSON, KAN.

I. F. TALBOTT, president; C. F. MINGENBACK, secretary.
Organized July 18, 1888.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	33,740
Number added during past year	8,601
Total	42,341
Number that withdrew or whose policies were canceled during past year	9,749
Number belonging to the company December 31, 1918	32,592

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$67,569,081.88
Amount of risks added or insured during past year	21,041,489.84
Total	$88,610,571.72
Amount of risks canceled, withdrawn or terminated during past year	19,632,634.95
Amount at risk by the company December 31, 1918	$68,977,936.77

INCOME.

Balance December 31, 1917		$341,259.84
Amount of cash premiums received during past year	$202,475.52	
Amount collected on assessments levied during past year	41,358.92	
Amount collected on assessments levied during previous year	781.02	
Amount received from all other sources—expense to the insured	1,492.50	
Amount received as an income from all other sources: Advertising agents, $823.71; rent, office rooms, $1,237.24; interest on mortgages, $7,627.52; bonds, $10,055.65	19,744.12	
Total income during past year		265,852.08
Total		$607,111.92

EXPENDITURES.

Amount paid policyholders for losses during 1918	$145,751.67	
Amount paid for salaries to officers, employees and directors during past year	23,267.37	
Amount paid to agents	46,199.42	
All other expenditures during past year: Premiums returned, $6,663.02; premiums refunded, $1,556.57; adjusting, $9,589.81; postage, $2,837.21; advertising, $3,735.94; printing, $958.26; state insurance department, $1,358.99; records and stationery, $1,593.42; fuel and light, $622.19; expressage, $173.80; loan, $1,035.53; office miscellaneous, $822.32; attorney, $974.66; actuary, $697.97; real estate, $102.97; fixtures, $395.09; general agent, $946.20; court costs, $213.61; bonds, $83.70; internal revenue, $2.466.57; repairs, Ford car, $265.04; insurance, home office, $217.79; taxes, $2,464.83; Red Cross, $25.00; special work, $90.25; state association mutual insurance companies, $10.80; national association mutual insurance companies, $159.25; state fire prevention association, $5.00	$40,065.57	
Total		255,284.03
Balance December 31, 1918		$351,827.89

RESOURCES.

Mortgage loans, $105,335.00; bonds, $237,634.00	$342,969.00	
Cash in company's office December 31, 1918, $980.57; premiums in hands of agents, $6,470.27	7,450.84	
Deposited in banks, $5,891.58; outstanding checks, $4,483.53	1,408.05	
Real estate owned	16,000.00	
ffice furniture and fixtures, $1,929.03; printing plant, $1,200.00	3,129.03	
Total admitted assets December 31, 1918		$370,956.92

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are over six months past due	$4,619.47	
Amount of premium or deposit notes on which assessments are over three months past due	401.49	
Amount of premium or deposit notes on which assessments are not over three months past due	2,394.85	
Amount of premium or deposit notes—assessments fully paid	103,280.93	
Total premiums or deposit notes in force December 31, 1918		$110,696.74
Total amount of resources		$481,653.66

Amount of outstanding assessments not collected, $2,518.51.

LIABILITIES.

Gross claims for losses due and payable	$3,706.87	
Gross claims for losses resisted	800.00	
Total amount of liabilities December 31, 1918		$4,506.87

GUARANTY, RESERVE AND GENERAL FUNDS.

Amount of guarantee fund on hand December 31, 1918	$115,000.00	
Amount of reserve fund	140,020.90	
Amount of general fund	96,806.99	
Total		$351,827.89

FARMERS' ALLIANCE—SECOND CLASS,

McPHERSON, KAN.

I. F. TALBOTT, president; C. F. MINGENBACK, secretary.
Organized March 13, 1899.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	9,042
Number added during past year	2,347
Total	11,389
Number that withdrew or whose policies were canceled during past year	2,502
Number belonging to the company December 31, 1918	8,887

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$16,010,201.36
Amount of risks added or insured during past year	4,551,901.00
Total	$20,562,102.36
Amount of risks canceled, withdrawn or terminated during past year	4,159,107.34
Amount at risk by the company December 31, 1918	$16,402,995.02

INCOME.

Balance December 31, 1917		$46,129.45
Amount of cash premiums received during past year	$36,796.66	
Amount collected on assessments levied during past year	1,596.08	
Amount collected on assessments levied during previous year	20.79	
Amount received from all other sources—expense to the insured	11.53	
Amount received as an income from all other sources: Interest on farm mortgages, $2,107.52; reinsurance loss, $2,617.40; premium returned from reinsurance, $37.69; adjuster expense, $10; court cost, $16.53	4,789.14	
Total income during past year		43,214.20
Total		$89,343.65

EXPENDITURES.

Amount paid policyholders for losses during 1918	$20,327.94	
Salaries paid to officers, employees and directors during past year,	4,836.95	
Amount paid to agents	8,967.28	
All other expenditures during past year: Adjusting, $878.46; postage, $315.18; advertising, $415.07; printing, $106.59; state insurance department, $149.71; records and stationery, $175.92; fuel and light, $69.11; express, $17.74; office miscellaneous, $91.76; attorney, $108.06; reinsurance premium, $766.51; Eldridge rating, $160; bonds, $9.30; general agent, $105.12; internal revenue, $389.68; state association mutual insurance companies, $1.20; national association mutual insurance companies, $17.70; taxes, $314.55; premiums returned, $1,260.89; premiums refunded, $629.45	5,982.00	
Total expenditures during past year		40,114.17
Balance December 31, 1918		$49,229.48

RESOURCES.

Mortgage loans, $26,000; bonds, $15,000	$41,000.00	
Cash in company's office December 31, 1918	1,212.72	
Deposited in banks, $8,229.48; less outstanding checks, $1,650.22,	6,579.26	
Premium in hands of agents	437.50	
Total admitted assets December 31, 1918		$49,229.48

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are over six months past due	$40.96	
Amount of premium or deposit notes on which assessments are over three months past due	41.50	
Amount of premium or deposit notes on which assessments are not over three months past due	48.40	
Amount of premium or deposit notes—assessments fully paid	5,568.87	
Total premium or deposit notes in force December 31, 1918		$5,699.73
Total amount of resources		$54,929.21

Amount of outstanding assessments not collected, $46.55.

LIABILITIES.

Gross claims for losses in process of adjustment	$2,783.43	
Gross claims for losses resisted	600.00	
Total claims for losses		$3,383.43
Total amount of liabilities December 31, 1918		$3,383.43

GUARANTY, RESERVE AND GENERAL FUNDS.

Amount of guarantee fund on hand December 31, 1918	$10,000.00	
Amount of reserve fund	39,229.48	
Total		$49,229.48

FARMERS' MUTUAL,

COLUMBUS, KAN.

JAMES FORBES, president; GEORGE W. SNYDER, secretary.
Organized July 17, 1907; began business August 9, 1907.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	1,216
Number added during past year	119
Total	1,335
Number that withdrew or whose policies were canceled during past year	132
Number belonging to the company December 31, 1918	1,203

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$2,982,949.82
Amount of risks added or insured during past year	845,634.00
Total	$3,828,583.82
Amount of risks canceled, withdrawn or terminated during past year	685,500.60
Amount at risk by the company December 31, 1918	$3,143,083.22

INCOME.

Balance December 31, 1917		$4,358.31
Amount of cash premiums received during past year	$5,683.00	
Amount collected on assessments levied during past year	4,717.36	
Amount collected on assessments levied during previous year	59.90	
Amount received for membership or policy fees (approximated)	3.00	
Amount received from all other sources—expense to the insured	30.78	
Amount received as an income from all other sources: Interest, $38.25; overpayment from miscellaneous agents, $3.10	41.35	
Total income during past year		10,535.39
Total		$14,893.70

EXPENDITURES.

Amount paid policyholders for losses during 1918	$3,880.84	
Amount paid for salaries to officers and directors during past year	635.65	
Amount paid to agents	2,413.60	
All other expenditures during past year: Postage, $142.50; stationery, $19.04; blank books and printing, $9.50; advertising, $57.25; refunded on canceled insurance, $72.66; rebated on expired insurance, $19.70; insurance department, $46.81; auditing committee, $23; state and national associations of mutual insurance companies, $13.75; adjusting, $49.52; taxes, $63.62; office equipment, $5; phone, heat and light, $29.47; rent, $48; insurance, $9.10; auto livery, $28.38; war tax, $121.35; miscellaneous, $3.67	762.32	
Total expenditures during past year		7,692.41
Balance December 31, 1918		$7,201.29

RESOURCES.

Deposited in banks	$499.26	
Cherokee county, Kansas, warrants	6,702.03	
Total admitted assets December 31, 1918		$7,201.29

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are over six months past due	$513.65	
Amount of premium or deposit notes on which assessments are over three months past due	113.80	
Amount of premium or deposit notes on which assessments are not over three months past due	218.30	
Amount of premium or deposit notes—assessments fully paid	15,722.84	
Total premium or deposit notes in force December 31, 1918		$16,568.59
Total amount of resources		$23,769.88

Amount of outstanding assessments not collected, $418.19.
Advance payments and assessments received are not shown in this statement.
Face amount of premium notes on business written during year—fire, $6,852.13; tornado, $3,426.07 (approximated).

LIABILITIES.

Gross claims for losses not due, not to exceed	$274.00	
Gross claims for losses resisted	176.00	
Total claims for losses		$450.00
Amount of all other claims due or accrued against the company: Due secretary and general agent for fees and commissions earned during last quarter of 1918		115.70
Total amount of liabilities December 31, 1918		$565.70

GUARANTY, RESERVE AND GENERAL FUNDS

General fund	None.	
Amount of reserve fund	$4,233.32	
Amount of general fund	2,967.97	
Total		$7,201.29

Premiums received added to reserve fund during past year, 10 percent.
Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $1,347.00.
Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, none fixed.

FARMERS' MUTUAL,

ELLINWOOD, KAN.

BERNHARD KRAMPE, president; ALBERT JANKE, Sr., secretary.
Organized April 12, 1896.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	1,063
Number added during past year	44
Total	1,107
Number that withdrew or whose policies were canceled during past year	38
Number belonging to the company December 31, 1918	1,069

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$2,933,442.00
Amount of risks added or insured during past year	755,989.00
Total	$3,689,431.00
Amount of risks canceled, withdrawn or terminated during past year	641,010.00
Amount at risk by the company December 31, 1918	$3,048,421.00

INCOME.

Balance December 31, 1917		$8,347.02
Net cash premiums received during year	$623.26	
Amount collected on assessments levied during past year	8,654.92	
Amount received for membership or policy fees	132.00	
Amount received as an income from all other sources: Interest on $5,000.00 Ellinwood city bonds, $250.00; interest on $2,500.00 farm mortgage at 6 percent, $150.00; interest on $1,500.00 Elkhart city bonds at 5 percent, 6 months, $37.50; interest on $3,000.00 third liberty bonds, at 4¼ percent, $44.70; interest on daily balance on money in banks, $204.46	686.66	
Total income during past year		10,096.84
Total		$18,443.86

EXPENDITURES.

Amount paid policyholders for losses during 1918	$7,034.80	
Amount paid for salaries to officers and directors during past year	1,044.00	
Amount paid to agents	550.86	
All other expenditures during past year: Auditing treasurer's books, $6.00; insurance department, Topeka, $10.00; insurance department, Topeka, licenses for fifteen agents, at 50c., $7.50; 20 copies of minutes of Kansas Mutual Insurance Association, $3.00; state fire marshall tax, $30.35; war tax, $97.82; internal revenue and income tax, $18.49; general county tax for 1918, $68.86; hall rent, $5.00; issuing the 1918 assessment, $90.00; librarian of state, 2 copies of amendment of charter, $2.00; two board of directors' meetings, $46.00; appraisers and adjusters' meeting, $30.00; office supplies, stationery and printing, $71.20; postage for offices, $129.26; incidentals, auto hire, meals, and phone calls, $14.00; all others, $16.80	645.48	
Total expenditures during past year		9,275.14
Balance December 31, 1918		$18,168.72

RESOURCES.

Mortgage loans	$12,000.00	
Deposited in banks	6,168.72	
Total admitted assets December 31, 1918		$18,168.72

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes—assessments fully paid		$45,726.00
Total amount of resources		$63,894.72

LIABILITIES.

(None.)

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$12,000.00	
Amount of general fund	6,168.72	
Total		$18,168.72

Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $3,950.00.

Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $3,050.00

FARMERS' MUTUAL,

ELDORADO, KAN.

ROBT. H. HAZLETT, president; GEO. W. TOELE, secretary.
Organized January 21, 1897.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	2,123
Number added during past year	408
Total	2,531
Number that withdrew or whose policies were canceled during past year	397
Number belonging to the company December 31, 1918	2,134

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$4,418,994.00
Amount of risks added or insured during past year	926,846.00
Total	$5,345,840.00
Amount of risks canceled, withdrawn or terminated during past year	809,567.00
Amount at risk by the company December 31, 1918	$4,536,273.00

INCOME.

Balance December 31, 1917		$9,186.02
Amount of cash premiums received during past year	$3,843.55	
Amount collected on assessments levied during past year	4,853.69	
Amount collected on assessments levied during previous year	153.69	
Amount received from all other sources—expense to the insured	348.00	
Amount received as an income from all other sources: Interest	9,198.93	
Total income during past year		9,198.93
Total		$18,384.95

EXPENDITURES.

Amount paid policyholders for losses during 1918	$4,930.37	
Amount paid for salaries to officers and directors during past year	13.96	
Amount paid to agents	1,436.36	
All other expenditures during past year: Taxes, $418.62; printing, $59.50; phone, $26.50; rent, $680.00; filing annual statement, agents' licenses, fire marshall tax, $48.78; postage, $75.00; refunds, $51.50; adjusting losses, $4.00; attorney's fees, $27.05; secretary's fees on policies, $418; secretary's commission, $53.36; postage, 1917, $24.00	1,886.31	
Total expenditures during past year		8,267.00
Balance December 31, 1918		$10,117.95

RESOURCES.

Cash in company's office December 31, 1918	$80.48	
Deposited in banks	10,037.47	
Total admitted assets December 31, 1918		$10,117.95

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are over six months past due	$952.00	
Amount of premium or deposit notes on which assessments are over three months past due	351.00	
Amount of premium or deposit notes on which assessments are not over three months past due	139.95	
Amount of premium or deposit notes—assessments fully paid	61,072.42	
Total premium or deposit notes in force December 31, 1918		62,515.37
Total amount of resources		$72,633.32

Face amount of premium notes on business written during year—fire, $9,069.94; tornado, $4,535.10.

LIABILITIES.

Gross claims for losses due and payable	$308.00	
Gross claims for losses not due	500.00	
Total claims for losses		$808.00
Amount of all other claims due or accrued against the company:		
Insurance secretary, for 408 policies at $1.00 each, $408.00; 1 percent collecting $5,007 assessments, $50.07		458.07
Total amount of liabilities December 31, 1918		$1,266.07

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$8,700.00	
Amount of general fund	1,417.95	
Total		$10,117.95

FARMERS' MUTUAL,

HOLYROOD, KAN.

J. H. STOTTENBERG, president; GEO. H. WAMHOFF, secretary.
Organized June 29, 1892.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	1,276
Number added during past year	51
Total	1,327
Number that withdrew or whose policies were canceled during past year	39
Number belonging to the company December 31, 1918	1,288

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$3,085,330.00
Amount of risks added or insured during past year	687,520.00
Total	$3,772,850.00
Amount of risks canceled, withdrawn or terminated during past year	483,750.00
Amount at risk by the company December 31, 1918	$3,289,100.00

INCOME.

Balance December 31, 1917		$16,036.14
Amount of cash premiums received during past year	$6,875.20	
Amount received for membership or policy fees	700.00	
Amount received as an income from all other sources: Interest from mortgages, $574.67; interest from treasurer, $16.15; sale of office desk, $3.00	593.82	
Total income during past year		8,169.02
Total		$24,205.16

EXPENDITURES.

Amount paid policyholders for losses during 1918	$2,551.32	
Amount paid for salaries to officers and directors during past year	757.00	
Amount paid to agents	700.00	
All other expenditures during past year: Return premium, $67.45; for printing, $61.90; hall rent, $4.50; insurance department, $12.50; fire marshal fund, $20.74; war tax, $69.78; income tax, $34.05; auto hire and adjusting losses, $51.25; county taxes, $134.99; membership fee state association, $4.00; membership fee national association, $5.00; envelopes and stamps, $50.22; stationery and incidental expenses, $12.79	529.17	
Total expenditures during past year		4,537.49
Balance December 31, 1918		$19,667.67

RESOURCES.

Mortgage loans, $9,500.00; bonds, $1,000.00	$10,500.00	
Cash in company's office December 31, 1918	9,167.67	
Total admitted assets December 31, 1918		$19,667.67

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes—assessments fully paid	131,564.00
Total amount of resources	$151,231.67

Amount of outstanding assessments not collected, none.
Face amount of premium notes on business written during year—fire and tornado, $33,926.00.

LIABILITIES.

(None.)

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$10,683.96	
Amount of general fund	8,983.71	
Total		$19,667.67

Premiums received added to reserve fund during past year, 20 percent.

Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $3,248.29.

Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $9.867.30.

FARMERS' MUTUAL FIRE AND TORNADO,

MARYSVILLE, KAN.

JOHN KUONI, president; AMBROSE MAYHEW, secretary.
Organized June 24, 1889.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	5,706
Number added during past year	1,522
Total	7,228
Number that withdrew or whose policies were canceled during past year	1,401
Number belonging to the company December 31, 1918	5,827

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$6,861,361.00
Amount of risks added or insured during past year	2,373,941.00
Total	$9,235,302.00
Amount of risks canceled, withdrawn or terminated during past year	1,612,758.00
Amount at risk by the company December 31, 1918	$7,622,544.00

INCOME.

Balance December 31, 1917		$33,810.22
Amount of cash premiums received during past year	$16,329.71	
Amount received as an income from all other sources: Interest; cash received from secretary, $2.25	1,504.80	
Total income during past year		17,836.76
Total		$51,646.98

EXPENDITURES.

Amount paid policyholders for losses during 1918	$5,511.06	
Amount paid for salaries to officers and directors during past year	158.66	
Amount paid to agents	4,638.92	
All other expenditures during past year: Secretary's fees, $760.50; rents, $87.90; adjusting losses, $104.80; printing and stationery, $29.75; agents' licenses, $19.00; filing annual statement, $10.00; postage, $95.51; war tax, $178.38; taxes, $746.74; rebates, $134.21; clerk hire and sundries, $166.43; releasing mortgages, $0.25	2,333.47	
Total expenditures during past year		12,642.11
Balance December 31, 1918		$39,004.87

RESOURCES.

Mortgage loans, $24,000; bonds, $6,000	$30,000.00	
Cash in company's office December 31, 1918, time certificates	5,000.00	
Deposited in banks	1,504.87	
Treasurer's due bill	2,500.00	
Total admitted assets December 31, 1918		$39,004.87

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes	14,940.95
Total amount of resources	$53,945.82

Total premium or deposit notes in force December 31, 1918, $59,773.81.
Amount of outstanding assessments not collected, $14.940.95.

LIABILITIES.

(None.)

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$10,615.00	
Amount of general fund	28,389.87	
Total		$39,004.87

Premiums received added to reserve fund during past year, 10 percent.

Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $1,392.52.

Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $22,867.68.

FARMERS' MUTUAL,

WAMEGO, KAN.

E. G. BREYMEYER, president; CHAS. V. HESSE, secretary.
Organized March 1, 1899.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	906
Number added during past year	139
Total	1,045
Number that withdrew or whose policies were canceled during past year	137
Number belonging to the company December 31, 1918	908

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$1,282,745.00
Amount of risks added or insured during past year	203,795.00
Total	$1,486,540.00
Amount of risks canceled, withdrawn or terminated during past year	184,620.00
Amount at risk by the company December 31, 1918	$1,301,920.00

INCOME.

Balance December 31, 1917		$11,460.00
Amount of cash premiums received during past year	$2,067.95	
Amount collected on assessments levied during past year	6,292.17	
Amount received for membership or policy fees	208.50	
Amount received as an income from all other sources: Interest	390.77	
Total income during past year		8,959.39
Total		$20,419.39

EXPENDITURES.

Amount paid policyholders for losses during 1918	$3,269.08	
Amount paid for salaries to officers and directors during past year	587.15	
Amount paid to agents	208.50	
All other expenditures during past year: Error, association, $4.15; rent, $5.00; stationery and printing, $29.75; express to Wichita, $13.42; express to Topeka, $10.65; safe, $34.47; attorney fees, $9.10; association report, $2.50; telephone, $20.00; license, $10.00; fire marshal, $8.34; taxes, $110.22; premium tax, $81.95; stamps, $63.00; rebate, $3.75	386.50	
Total expenditures during past year		4,451.23
Balance December 31, 1918		$15,968.16

RESOURCES:

Deposited in banks	$318.16	
Demand notes, $6,650.00; Liberty bonds, $2,000.00; time deposit, $7,000.00	15,650.00	
Total admitted assets December 31, 1918		$15,968.16

ASSETS IN PREMIUM NOTES.

Total premium or deposit notes in force December 31, 1918	52,076.80
Total amount of resources	$68,044.96

LIABILITIES.

(None.)

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$4,680.00	
Amount of general fund	11,288.16	
Total		$15,968.16

FARMERS' UNION MUTUAL,

SALINA, KAN.

C. E. BRASTED, president; J. E. BARNES, secretary.
Organized July 10, 1914.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	1,860
Number added during past year	626
Total	2,486
Number that withdrew or whose policies were canceled during past year	242
Number belonging to the company December 31, 1918	2,244

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$4,716,888.48
Amount of risks added or insured during past year	1,899,836.00
Total	$6,616,724.48
Amount of risks canceled, withdrawn or terminated during past year	613,993.24
Amount at risk by the company December 31, 1918	$6,002,731.24

INCOME.

Balance December 31, 1917		$1,489.58
Amount of cash premiums received during past year	$11,168.65	
Amount collected on assessments levied during past year	3,867.22	
Amount collected on assessments levied during previous year	3,360.17	
Amount received as an income from all other sources: Borrowed money, $3,500; received from hail company, balance due, $2.50; deduction for notes returned on total losses, $40.10	3,542.60	
Total income during past year		21,938.64
Total		$23,428.22

EXPENDITURES.

Amount paid policyholders for losses during 1918	$15,106.71	
Amount paid for salaries to officers and directors during past year	1,200.53	
Amount paid to agents	1,412.82	
All other expenditures during past year: Adjusting expense, $125.91; postage, $196.48; office help, $681.04; telephone, telegrams, express, dray, freight, $27.52; stationery and office supplies, $164.68; office furniture and fixtures, $317.68; rent, light, coal, $41.21; advertising, $106.00; premium on bond, $765; report of annual insurance meeting, $1.00; taxes, $48.87; insurance on furniture, $3.22; traveling expense, $149.94	1,906.20	
Total expenditures during past year		19,786.80
Balance December 31, 1918		$3,641.42

RESOURCES.

Deposited in banks, $3,785.66, less unreturned checks for outstanding accounts, $144.24	$3,641.42	
Furniture and fixtures, $450.00; stationery and supplies, $25.00	475.00	
Gross assets	$4,116.42	
Deduct assets not admitted—furniture and fixtures, $450.00; stationery and supplies, $25.00	475.00	
Total admitted assets December 31, 1918		$3,641.42

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are over six months past due	$1,880.65	
Amount of premium or deposit notes on which assessments are over three months past due	220.55	
Amount of premium or deposit notes on which assessments are not over three months past due	1,331.11	
Amount of premium or deposit notes on which assessments are fully paid	32,277.10	
Total premium or deposit notes in force Dec. 31, 1918		$35,709.41
Total amount of resources		$39,350.83

Amount of outstanding assessments not collected, $1,094.55.
Advance payments and assessments received are shown in this statement.
Face amount of premium notes on business written during year—fire, $6,441.44; tornado, $3,221.12.

LIABILITIES.

Gross claims for losses resisted	$2,000.00
Amount of all other claims due or accrued against the company: Due Hail Insurance Company	3,500.00
Total amount of liabilities December 31, 1918	$5,500.00

RESERVE FUND.

Amount of reserve fund	$3,641.42

Premiums received added to reserve fund during past year, 10 percent.
Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $1,213.80.
Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918 $9,000.00

FRANKLIN MUTUAL,

OTTAWA, KANSAS.

J. W. REYNARD, president; CAREY M. PORTER, secretary.
Organized March 10, 1906.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	3,932
Number added during past year	2,933
Total	6,865
Number that withdrew or whose policies were canceled during past year	2,412
Number belonging to the company December 31, 1918	4,453

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$8,551,307.28
Amount of risks added or insured during past year	6,361,969.80
Total	$14,913,277.08
Amount of risks canceled, withdrawn or terminated during past year	4,414,158.08
Amount at risk by the company December 31, 1918	$10,499,119.00

INCOME.

Balance December 31, 1917		$20,218.74
Amount of cash premiums received during past year	$45,350.37	
Amount collected on assessments levied during past year	4,681.98	
Amount collected on assessments levied during previous year	14.55	
Amount received as an income from all other sources: Overpaid losses, $62.95; miscellaneous, $142.30; interest, $815.00	1,020.25	
Total income during past year		51,067.15
Total		$71,285.89

EXPENDITURES.

Amount paid policyholders for losses during 1918	$12,092.80	
Amount paid for salaries to officers and directors during past year,	1,746.00	
Amount paid to agents	8,933.27	
All other expenditures during past year: Postage, printing and supplies, $841.57; insurance department, $101.94; clerk hire, $630.50; hotel and transportation, $147.55; telephone, fuel and rent, $336.14; taxes, $687.92; returned premiums, $2,815.25; miscellaneous, $61.00; automobile, $304.53	5,926.40	
Total expenditures during past year		28,698.47
Balance December 31, 1918		$42,587.42

RESOURCES.

Mortgage loans	$25,325.00	
Deposited in banks	17,262.42	
Furniture and fixtures	650.00	
Gross assets	$43,287.42	
Deduct assets not admitted	650.00	
Total admitted assets December 31, 1918		$42,587.42

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are not over three months past due	$638.04	
Amount of premium or deposit notes on which assessments are fully paid	3,531.38	
Total premium or deposit notes in force Dec. 31, 1918		4,169.42
Total amount of resources		$46,756.84

Amount of outstanding assessments not collected, $449.45.
Face amount of premium notes on business written during year—fire, $2,903.00; tornado, $1,452.00.

LIABILITIES.

(None.)

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$29,994.55	
Amount of general fund	12,592.87	
Total		$42,587.42

Premiums received added to revenue fund during past year, 25 percent.

Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $2,627.00.

Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $3,149.73.

GERMAN FARMERS' MUTUAL,

GODDARD, KAN.

MAX C. FALK, president; J. N. RAUSCH, secretary.
Organized June, 1906.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	761
Number added during past year	48
Total	809
Number that withdrew or whose policies were canceled during past year	17
Number belonging to the company December 31, 1918	792

AMOUNT AT RISK.

Amount at risk or property insured December 31 of previous year	$2,019,375.00
Amount of risks added or insured during past year	449,110.00
Total	$2,468,485.00
Amount of risks canceled, withdrawn or terminated during past year	223,160.00
Amount at risk by the company December 31, 1918	$2,245,325.00

INCOME.

Balance December 31, 1917		$6,777.93
Amount of cash premiums received during past year	$4,342.35	
Amount collected on assessments levied during previous year	156.46	
Amount received for membership or policy fees	96.00	
Amount received from all other sources—expense to the insured (war tax collected)	30.62	
Amount received as an income from all other sources: Interest on reserve fund	233.45	
Total income during past year		4,858.88
Total		$11,636.81

EXPENDITURES.

Amount paid policyholders for losses during 1918	$4,080.85	
Amount paid for salaries to officers and directors during past year	418.88	
Amount paid to agents	456.11	
All other expenditures during past year: War and income tax, $51.59; filing annual statement, agents' licenses and fire marshal tax, $140.05; office supplies, stamps, printing, etc., $174.30	365.94	
Total expenditures during past year		5,321.78
Balance December 31, 1918		$6,315.03

RESOURCES.

Mortgage loans	$500.00	
Deposited in banks	5,815.03	
Total admitted assets December 31, 1918		$6,315.03

ASSETS IN PREMIUM NOTES.

Total premium or deposit notes in force December 31, 1918, (uncollected balance)	15,311.37
Total	$21,626.40

LIABILITIES.

Amount of all other claims due or accrued against the company: Short on legal reserve fund	$420.95

RESERVE FUND.

Amount of reserve fund	$6,315.03

Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $2,812.52.

Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $6,735.95.

HUTCHINSON MUTUAL FIRE,

HUTCHINSON, KAN.

E. P. BRADLEY, president; CHAS. N. PAYNE, secretary.
Organized January 16, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	238
Number added during past year	595
Total	833
Number that withdrew or whose policies were canceled during past year	195
Number belonging to the company December 31, 1918	638

AMOUNT AT RISK.

Amount at risk or property insured December 31 of previous year	$952,126.00
Amount of risks added or insured during past year	1,157,882.00
Total	$2,110,008.00
Amount of risks canceled, withdrawn or terminated during past year	340,352.00
Amount at risk by the company December 31, 1918	$1,769,656.00

INCOME.

Balance December 31, 1917		$1,524.79
Amount of cash premiums received during past year	$8,700.37	
Amount collected on assessments levied during past year	1,215.29	
Amount collected on assessments levied during previous year	113.35	
Amount received as an income from all other sources: Interest, $49.28; agents' credits, $99.11; officers' credits, $693.93; from re-insurance company, $10.08	852.40	
Total income during past year		10,881.41
Total		$12,406.20

EXPENDITURES.

Amount paid policyholders for losses during 1918	$741.47	
Amount paid for salaries to officers and directors during past year	750.00	
Amount paid to agents	4,131.22	
All other expenditures during past year: Postage, $171.93; clerk hire, $391.75; United States taxes, $104.01; rent, $89.50; books and supplies, $158.08; phone, $22.90; field, $194.60; licenses, $69.04; advertising, $50.04; officers bonds, $30.00; signs, $28.50; stationery, $43.35; adjusting, $82.47; miscellaneous, $37.77; borrowed money repaid, $950.00; refunded premiums, $671.43; paid 1917 commissions, $144.51; McPherson Fire Insurance Company debit, $251.28; interest, $4.75	3,495.91	
Total expenditures during past year		9,118.60
Balance December 31, 1918		$3,287.60

RESOURCES.

Cash in company's office December 31, 1918	$318.67	
Deposited in banks	89.47	
All other assets: Reserve fund, $2,700.00; stationery and supplies, $400.00; furniture and fixtures, $25.00; accounts due, $179.46	3,304.46	
Gross assets	$3,712.60	
Deduct assets not admitted—furniture and fixtures, $25.00; stationery and supplies, $400.00	425.00	
Total admitted assets December 31, 1918		$3,287.60

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are over six months past due	$78.75	
Amount of premium or deposit notes on which assessments are not over three months past due	158.15	
Amount of premium or deposit notes on which assessments are fully paid	6,888.35	
Total premium or deposit notes in force Dec. 31, 1918		$7,125.25
Total amount of resources		$10,412.85

Amount of outstanding assessments not collected, $110.60.
Advance payments and assessments received are shown in this statement.
Face amount of premium notes on business written during year—fire, $7,058.29; tornado, $3,529.15.

LIABILITIES.

Amount of all other claims due or accrued against the company: (Due agents and officers, $793.04—contingent; not a real liability)	$1,000.00

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$2,700.00	
Amount of general fund	408.14	
Total		$3,108.14

Premiums received added to reserve fund during past year, 14.2 percent.
Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $3,051.44.
Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $2,220.34.

KANSAS FARMERS' MUTUAL,

BELOIT, KAN.

W. M. WINN, president; P. G. CHUBBIC, secretary.
Organized May 21, 1898.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	815
Number added during past year	130
Total	945
Number that withdrew or whose policies were canceled during past year	131
Number belonging to the company December 31, 1918	814

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$990,340.00
Amount of risks added or insured during past year	190,750.00
Total	$1,181,090.00
Amount of risks canceled, withdrawn or terminated during past year	165,115.00
Amount at risk by the company December 31, 1918	$1,015,975.00

INCOME.

Balance December 31, 1917		$4,211.50
Amount of cash premiums received during past year	$1,907.50	
Amount collected on assessments levied during past year	1,857.27	
Amount received as an income from all other sources: On principal, real estate loan, $500.00; interest, $66.50	566.50	
Total income during past year		4,331.27
Total		$8,542.77

EXPENDITURES.

Amount paid for losses occurring during past year	$2,073.85	
Amount paid for salaries to officers and directors during past year	633.14	
All other expenditures during past year: Printing and advertising, $49.35; fire marshal, $9.89; state and national insurance associations $15.11; internal revenue, $44.00; rent, $60.00; taxes, $30.54; adjusting and livery, $108.30; postage, $9.00; miscellaneous, $23.02	349.21	
Total expenditures during past year		3,056.20
Balance December 31, 1918		$5,486.57

RESOURCES.

Mortgage loans	$1,000.00	
Cash in company's office December 31, 1918	4,486.57	
Total admitted assets December 31, 1918		$5,486.57

ASSETS IN PREMIUM NOTES.

Total premium or deposit notes in force December 31, 1918	31,014.62
Total amount of resources	$37,501.19

LIABILITIES.

(None.)

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$3,047.03	
Amount of general fund	2,439.54	
Total		$5,486.57

Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $3,000.00.

Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $3,047.03.

KANSAS FARMERS' MUTUAL,

UPLAND, KAN.

JOHN WILKINS, president; C. J. OLSON, secretary.
Organized May 18, 1896.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	6,411
Number added during past year	2,213
Total	8,624
Number that withdrew or whose policies were canceled during past year	2,177
Number belonging to the company December 31, 1918	6,447

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$14,516,865.00
Amount of risks added or insured during past year	6,266,298.00
Total	$20,783,163.00
Amount of risks canceled, withdrawn or terminated during past year	4,694,368.00
Amount at risk by the company December 31, 1918	$16,088,795.00

INCOME.

Balance December 31, 1917		$108,512.44
Amount of cash premiums received during past year	$45,777.50	
Amount collected on assessments levied during past year	9,977.62	
Amount collected on assessments levied during previous year	253.14	
Amount received as an income from all other sources: Interest	4,931.09	
Total income during past year		60,939.35
Total		$169,451.79

EXPENDITURES.

Amount paid policyholders for losses during 1918	$16,480.07	
Amount paid for salaries to officers and directors during past year	1,879.75	
Amount paid to agents	14,375.07	
Premium returned to members	1,410.95	
All other expenditures during past year: Secretary and treasurer bonds, $12.00; printing, $233.15; books and stationery, $77.94; adjusting losses, $253.92; state and national association dues and expenses, $138.92; auditors, $45.00; postage, $418.56; telephone, $13.40; clerk hire, $801.00; advertising and publishing, $79.00; fire marshal tax, $165.69; insurance department fees, $19.50; calendars, $117.50; tax, $779.17; miscellaneous, $214.30; attorney fee, $2.00; one percent premium war tax, $539.01; income tax, $284.40; office expenses, $49.52; office building, $69.20	4,313.18	
Total expenditures during past year		38,459.02
Balance December 31, 1918		$130,992.77

RESOURCES.

Mortgage loans, $93,403.96; liberty bonds, $8,000.00; W. S. S., $836.00	$102,239.96	
Cash in company's office December 31, 1918	1,304.34	
Deposited in banks	22,278.99	
Real estate owned, office building	1,700.00	
All other assets: Premiums in course of collection, $1,359.53; short time notes, $2,109.95; office fixtures, $350.00; stationery and supplies, $250.00	4,069.48	
Gross assets	$131,592.77	
Deduct assets not admitted—furniture and fixtures, $350.00; stationery and supplies, $250.00	600.00	
Total admitted assets December 31, 1918		$130,992.77
Accrued interest		1,869.34

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are over six months past due	$261.27	
Amount of premium or deposit notes on which assessments are over three months past due	221.58	
Amount of premium or deposit notes on which assessments are not over three months past due	533.87	
Amount of premium or deposit notes on which assessments are fully paid	42,601.83	
Total premium or deposit notes in force December 31, 1918		$43,618.55
Total amount of resources		$176,480.66

Amount of outstanding assessments not collected, $141.47.
Advance payments and assessments received are not shown in this statement.
Face amount of premium notes on business written during year—fire, $20,674.71; tornado, $9,813.38.

LIABILITIES.

(None.)

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$69,944.63	
Amount of general fund	61,048.14	
Total		$130,992.77

Premiums received added to reserve fund during past year, 25 percent.
Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $4,847.40.
Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $48.266.98.

THE MARSHALL COUNTY FARMERS' MUTUAL,

MARYSVILLE, KAN.

JOHN KUONI, president; Ambrose Mayhew, secretary.
Organized 1889.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	3,454
Number added during past year	707
Total	4,161
Number that withdrew or whose policies were canceled during past year	660
Number belonging to the company December 31, 1918	3,501

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$4,173,704.00
Amount of risks added or insured during past year	1,098,233.00
Total	$5,271,937.00
Amount of risks canceled, withdrawn or terminated during past year	830,886.00
Amount at risk by the company December 31, 1918	$4,441,051.00

INCOME.

Balance December 31, 1917		$7,801.80
Amount of cash premiums received during past year	$7,474.98	
Amount received as an income: Interest from mortgages	423.00	
Total income during past year		7,897.98
Total		$15,699.78

EXPENDITURES.

Amount paid policyholders for losses during 1918	$3,199.48	
Amount paid for salaries to officers and directors during past year,	1,361.05	
All other expenditures during past year: Rent office, telephone and post-office box, $87.90; postage, printing, statement, $101.41; rebates, $98.87; adjusting losses, $124.35; war tax, $84.28; attorney fee, $50.00; taxes, local and internal revenue, $177.54; filing annual statement, $10.00; agents' licenses, $9.50; miscellaneous, $43.62	787.47	
Total expenditures during past year		5,348.00
Balance December 31, 1918		$10,351.78

RESOURCES.

Mortgage loans	$6,000.00	
Deposited in banks	4,351.78	
Total admitted assets December 31, 1918		$10,351.78

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are fully paid	$33,307.38	
Total premium or deposit notes in force Dec. 31, 1918		33,307.38
Total amount of resources		$43,659.16

LIABILITIES.

(None.)

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$7,687.00	
Amount of general fund	2,664.78	
Total		$10,351.78

Premiums received added to reserve fund during past year, 10 percent.
Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $1,730.00.
Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $13,323.15.

THE MIAMI FARMERS' MUTUAL,

PAOLA, KAN.

J. H. ANDERSON, vice president; W. L. RIGNEY, secretary.
Organized October 21, 1909.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	1,335
Number added during past year	532
Total	1,867
Number that withdrew or whose policies were canceled during past year	638
Number belonging to the company December 31, 1918	1,229

AMOUNT AT RISK.

Amount at risk or property insured December 31 of previous year	$3,080,864.00
Amount of risks added or insured during past year	1,291,068.00
Total	$4,371,932.00
Amount of risks canceled, withdrawn or terminated during past year	1,281,668.00
Amount at risk by the company December 31, 1918	$3,090,264.00

INCOME.

Balance December 31, 1917		$4,710.30
Amount of cash premiums during past year	$9,214.93	
Amount collected on assessments levied during past year	2,922.87	
Amount collected on assessments levied during previous year	5.56	
Amount received as an income from all other sources: Interest on time deposit	90.00	
Total income during past year		12,233.36
Total		$16,943.66

EXPENDITURES.

Amount paid policyholders for losses during 1918	$5,374.71	
Amount paid for salaries to officers and directors during past year	760.00	
Amount paid to agents	1,830.38	
All other expenditures during past year: Attorney's fee and court expense, $274.60; clerk hire, $32.50; loss claim inspection, $7.00; insurance department, $41.55; return premium, $598.87; incidentals, $141.63; postage, $51.00; internal revenue, $126.50; printing, $48.75	1,322.40	
Total expenditures during past year		9,287.49
Balance December 31, 1918		$7,656.17

RESOURCES.

Ledger accounts	$257.08	
Cash in company's office December 31, 1918	5.68	
Deposited in banks	7,393.41	
Iron safe and cabinet	127.83	
Gross assets	$7,784.00	
Deduct assets not admitted—furniture and fixtures	127.83	
Total admitted assets December 31, 1918		$7,656.17
ASSETS IN PREMIUM NOTES.		
Amount of premium or deposit notes on which assessments are over six months past due	$249.86	
Amount of premium or deposit notes on which assessments are fully paid	10,916.75	
Total premium or deposit notes in force Dec. 31, 1918		11,166.61
Total amount of resources		$18,822.78

Amount of outstanding assessments not collected, $58.87.
Face amount of premium notes on business written during year—fire, $9.251.48; tornado, $3,678.80.

LIABILITIES.

Gross claims for losses due and payable	$162.00	
Gross claims for losses resisted	177.50	
Total amount of liabilities December 31, 1918		$339.50

GUARANTEE, RESERVE AND GENERAL FUNDS.

Amount of guarantee fund on hand December 31, 1918	$4,384.00	
Amount of reserve fund added December 31, 1918	1,223.00	
Amount of general fund	2,049.17	
Total		$7,656.17

Premiums received added to reserve fund during past year, 10 percent 1918 cash income.

Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $9.242.59.

Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $9.270.79.

MENNONITE MUTUAL,

NEWTON, KAN.

J. W. PENNER, president; J. H. RICHERT, secretary.
Organized December 11, 1880.

SATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	9,938
Number added during past year	1,210
Total	11,148
Number that withdrew or whose policies were canceled during past year	919
Number belonging to the company December 31, 1918	10,229

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$28,146,291.14
Amount of risks added or insured during past year	9,933,394.50
Total	$38,079,685.64
Amount of risks canceled, withdrawn or terminated during past year	8,536,826.30
Amount at risk by the company December 31, 1918	$29,542,859.34

INCOME.

Balance December 31, 1917		$66,692.84
Amount of cash premiums received during past year	$53,962.62	
Amount collected on assessments levied during past year	41,562.54	
Amount collected on assessments levied during previous year	1,471.30	
Amount received as an income from all other sources: Rent, $240.00; interest, $2,701.52; agents' long and short accounts, $283.51; suspense account credit, $712.63; miscellaneous credit, $358.86	4,296.52	
Total income during past year		101,292.98
Total		$167,985.82

EXPENDITURES.

Amount paid policyholders for losses during 1918	$64,333.58	
Amount paid for salaries to officers and directors during past year	2,395.40	
Amount paid to agents	17,095.96	
All other expenditures during past year: Mileage and hotel, $1,055.40; cancellation and returned premiums, $1,618.59; supplies and fixtures, $432.06; adjusting, $1,287.00; postage, $663.86; clerk hire, $2,686.25; phone, light, fuel, etc., $236.30; miscellaneous expenses, $662.54; match boxes, $381.34; attorney and court expense, $418.54; agents' licenses, $69.00; fire marshal fund, $271.22; war tax, $1,160.92; tax, $595.92; agents' long and short account, $283.51	11,822.45	
Investment expenses, automobile	600.00	
Total expenditures during past year		96,247.39
Balance December 31, 1918		$71,738.43

RESOURCES.

Mortgage loans, $29,875.00; bonds, $7,346.00	$37,221.00	
Cash in company's office December 31, 1918, time deposit	9,000.00	
Deposited in banks	12,332.03	
Real estate owned: Lots, $2,350.00; building, $10,835.40	13,185.40	
Furniture and fixtures, $700.00; stationery and supplies, $300.00	1,000.00	
Gross assets	$72,738.43	
Deduct assets not admitted—furniture and fixtures, $700.00; stationery and supplies, $300.00	1,000.00	
Total admitted assets December 31, 1918		$71,738.43

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are over three months past due	$192.75	
Amount of premium or deposit notes on which assessments are not over three months past due	17,020.38	
Amount of premium or deposit notes on which assessments are fully paid	227,502.82	
Total premium or deposit notes in force Dec. 31, 1918		$244,715.95
Total amount of resources		$316,454.38

Amount of outstanding assessments not collected, $3,374.19.
Face amount of premium notes on business written during year—fire, $46,676.11; tornado, $20,998.98.

LIABILITIES.

Gross claims for losses due and payable	$1,441.30	
Gross claims for losses resisted	593.35	
Total amount of liabilities December 31, 1918		$2,034.65

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$71,181.50	
Amount of general fund	556.93	
Total		$71,738.43

Premiums received added to reserve fund during past year, 5 percent.
Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $1,127.
Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $87,813.90.

REPUBLIC COUNTY MUTUAL,

BELLEVILLE, KAN.

W. G. REED, president; EMMETT KEITH, secretary.
Organized June 21, 1884.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	7,460
Number added during past year	1,707
Total	9,167
Number that withdrew or whose policies were canceled during past year	1,440
Number belonging to the company December 31, 1918	7,727

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$20,782,826.00
Amount of risks added or insured during past year	5,814,650.00
Total	$26,597,476.00
Amount of risks canceled, withdrawn or terminated during past year	3,817,100.00
Amount at risk by the company December 31, 1918	$22,780,376.00

INCOME.

Balance December 31, 1917		$58,749.71
Amount of cash premiums received during past year	$1,426.64	
Amount collected on assessments levied during past year	26,491.73	
Amount received for membership or policy fees	14,109.49	
Amount received as an income from all other sources: Rebates on losses, $154.60; interest on daily balances, $159.40; claims refunded, $24.35; interest on mortgages and bonds, $2,583.70	2,922.05	
Total income during past year		44,949.91
Total		$103,699.62

EXPENDITURES.

Amount paid policyholders for losses during 1918	$25,103.73	
Amount paid for salaries to officers and directors during past year	2,309.10	
Amount paid to agents	10,435.27	
All other expenditures during past year: Superintendent of insurance, $155.99; printing, $219.30; telephone, $44.05; incidentals, $61.15; refunded assessments, $177.77; postage, $420.00; expenses, $40.35; rent, $371.50; state association, $66.81; supplies, $267.45; revenue tax, $408.99; auditing, $18.00; donation, $60.00; attorney fees, $100.00; local tax, $661.43; adjusting, $1,034.35	4,107.14	
Total expenditures during past year		41,955.24
Balance December 31, 1918		$61,744.38

RESOURCES.

Mortgage loans, $35,150.00; bonds, $15,000.00	$50,150.00	
Deposited in banks	11,594.38	
All other assets: Adding machine, $300.75; typewriter, $125.00; books and furniture, $200.00	700.00	
Gross assets	$62,444.38	
Deduct assets not admitted—furniture and fixtures, $200.00; books, $125.00; stationery and supplies, $375.00	700.00	
Total admitted assets December 31, 1918		$61,744.38

ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are over six months past due	$2,000.00	
Amount of premium or deposit notes on which assessments are over three months past due	1,500.00	
Amount of premium or deposit notes on which assessments are fully paid	138,552.00	
Total premium or deposit notes in force Dec. 31, 1918		$142,052.00
Total amount of resources		$203,796.38

Amount of outstanding assessments not collected, $600.00.
Advance payments and assessments received not shown in this statement.
Face amount of premium notes on business written during year—fire, $43,198.50; tornado, $28,799.00.

LIABILITIES.

Gross claims for losses due and payable	$300 00

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$55,000.00	
Amount of general fund	6,744.38	
Total		$61,744.38

Premiums received added to reserve fund during past year, 23.8 percent.
Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $4,826.00.
Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $35,189.00.

SOUTHERN KANSAS MUTUAL,

WELLINGTON, KAN.

H. F. HARBAUGH, president; FLOYD N. ANDERSON, secretary.
Organized November, 1888.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	12,659
Number added during past year	2,851
Total	15,510
Number that withdrew or whose policies were canceled during past year	3,176
Number belonging to the company December 31, 1918	12,334

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$21,465,082.85
Amount of risks added or insured during past year	9,399,095.00
Total	$30,864,177.85
Amount of risks canceled, withdrawn or terminated during past year	8,412,893.79
Amount at risk by the company December 31, 1918	$22,451,284.06

INCOME.

Balance December 31, 1917		$68,429.83
Amount of cash premiums received during past year		32,294.43
Amount collected on assessments levied during past year	$24,996.78	
Amount collected on assessments levied during previous year	292.22	
Amount received from all other sources constituting an expense to the insured	6.00	
Amount received as an income from all other sources: Interest on bonds and mortgages, $3,894.14; rent, $528.00; discount on bonds, $30.00	4,452.14	
Total income during past year		62,041.57
Total		$130,470.90

EXPENDITURES.

Amount paid policyholders for losses during 1918	$32,915.57	
Amount paid for salaries to officers and directors during past year and clerk help and all adjusting expenses	4,393.09	
Amount paid to agents	13,479.44	
All other expenditures during past year: Postage, $556.90; rebates, $1,315.11; printing and supplies, $416.41; heat and light for office, $39.25; phone rent and toll, $57.20; general tax, $369.27; war tax, $572.79; income tax, $166.83; fire marshal, $193.41; insurance department, $34.50; revenue stamps, $11.00; auditing books, $15.00; premium on surety bonds, $33.00; attorney's services, $160.23; court costs, $158.57; typewriter, $99.00; sundry expenses, $175.33	4,373.80	
Investment expenses: Accrued interest $141.75; premium on bonds, $101.66; upkeep on company's building, $110.00	353.41	
Total expenditures during past year		55,515.31
Balance December 31, 1918		$74,955.59

RESOURCES.

Mortgage loans, $9,550.00; bonds, $51,809.00	$61,359.00	
Cash in company's office December 31, 1918	11.18	
Deposited in banks	9,235.41	
Real estate owned	4,350.00	
Gross assets	$74,955.59	
Deduct assets not admitted—furniture and fixtures, $1,250.00; stationery and supplies, $250.00	1,500.00	
Total admitted assets December 31, 1918		$74,955.59

ASSETS IN PREMIUM NOTES.

Total premium or deposit notes in force December 31, 1918	$232,752.55
Total amount of resources	$307,708.14

Amount of outstanding assessments not collected, $1,156.78 on 1918 levies.
Advance payment and assessments received are not shown in this statement.
Face amount of premium notes on business written during year—fire and tornado, $90,927.44.

LIABILITIES.

(None.)

RESERVE AND GENERAL FUNDS.

Amount of reserve fund	$60,737.07	
Amount of general fund	14,218.52	
Total		$74,955.59

Premiums received added to reserve fund during past year, 10 percent.
Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $2,705.00.
Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $67,354.00.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY,

FITCHBURG, MASS.

LINCOLN R. WELCH, president; FREDERICK W. PORTER, secretary.
Organized March 23, 1847.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$33,471,382.00
Amount of risks added or insured during past year	34,325,610.00
Total	$67,796,992.00
Amount of risks canceled, withdrawn or terminated during past year	30,508,546.00
Amount at risk by the company December 31, 1918	$37,288,446.00

INCOME.

Amount of cash premiums received during past year	$341,958.36	
Amount received as an income from all other sources: Interest on bonds and dividends on stocks, $6,892.11; interest on bank deposits, $875.86; sale securities, $860.45; rents on company's building, $5,950.31	14,078.73	
Total income during past year		$356,037.09
Total		$598,500.69

EXPENDITURES.

Amount paid for losses occurring during past year	$140,593.15	
Amount paid for salaries to officers and directors during past year,	16,007.60	
Amount paid to agents	38,468.81	
All other expenditures during past year: Loss adjustment, $2,179.70; field expenses, $3,060.58; rents, $1,796.66; furniture and fixtures, $83.75; maps, $750.87; inspections, $12,029.87; taxes, $8,589.13; postage, $2,373.45; legal expenses, $645.28; advertising and printing, $3,155.19; Red Cross subscriptions, $350.00; dividends to policyholders, $54,836.08	89,850.48	
Investment expenses	7,069.35	
Total expenditures during past year		291,989.47
Balance December 31, 1918		$306,511.22

RESOURCES.

Mortgage loans, bonds and stocks	$180,943.00	
Cash in company's office December 31, 1918	254.45	
Deposited in banks	21,157.12	
Real estate owned; built by company	56,000.00	
All other assets: Agents' balances, $41,319.12; interest and rents, $2,046.31; reinsurance due, $552.65	43,918.08	
Total admitted assets December 31, 1918		$302,272.65

LIABILITIES.

Gross claims for losses not due	$21,121.51
Reinsurance reserve	191,673.47
Amount of all other claims due or accrued against the company: dividends to policyholders unpaid, $2,353.37; expense bills accrued, $534.20; reserve for taxes, $5,353.97	8,241.54
Total amount of liabilities December 31, 1918	$221,036.52

RESERVE AND GENERAL FUNDS.

(None.)

INDIANA LUMBERMEN'S MUTUAL,

INDIANAPOLIS, IND.

J. W. PINNELL, president; F. B. FOWLER, secretary.
Organized April 1, 1897.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31 of previous year	5,179

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$29,159,864.00
Amount of risks added or insured during past year	37,246,365.00
Total	66,406,229.00
Amount of risks canceled, withdrawn or terminated during past year	33,520,965.00
Amount at risk by the company December 31, 1918	$32,885,264.00

INCOME.

Balance December 31, 1917		$835,999.11
Amount of cash premiums received during past year	$657,712.28	
Amount received as an income from all other sources: Interest on mortgage loans, $21,531.27; interest on bonds, $17,673.87; interest on bank deposits, $575.79; rent, including $2,500 for company's occupancy, $5,740.00	45,520.93	
Total income during past year		703,233.21
Total		$1,539,232.32

EXPENDITURES.

Amount paid for losses occurring during past year	$248,410.36	
Amount paid for salaries to officers and directors during past year,	56,654.14	
Amount paid to agents, $42,057.33, less received from agency, $40,000.00	2,057.33	
All other expenditures during past year: Adjustment of losses, $1,814.26; expenses field men, $7,126.99; rents, $2,550.00; furniture and fixtures, $1,414.64; inspections and surveys, $982.02; taxes and fees, $17,449.40; postage, telegraph and telephone, $4,366.93; legal expenses, $100.50; advertising and subscriptions, $6,034.90; war charities, $2,000.00; real estate expenses, $2,672.89; dividends to policyholders, $235,352.48,	281,865.10	
Total expenditures during past year		588,986.94
Balance December 31, 1918		$950,245.38

RESOURCES.

Mortgage loans, $338,150.00; bonds, $525,700.00	$863,850.00	
Deposited in banks	23,429.98	
Real estate owned; purchased	36,500.00	
All other assets: Agents' balances, business written subsequent to October 1, 1918	26,465.40	
Total admitted assets December 31, 1918		$950,245.38

LIABILITIES.

Gross claims for losses unadjusted	$20,458.00
Amount of all other claims due or accrued against the company: Reinsurance reserve, 50 percent of premiums, $318,255.79; salaries, rents, expenses, bills, accounts, fees, etc., $3,245.51; estimated amount of taxes payable, $15,000.00	336,501.30
Total amount of liabilities December 31, 1918	$356,959.30

RESERVE AND GENERAL FUNDS.

(None.)

MILLER'S MUTUAL FIRE INSURANCE ASSOCIATION OF ILLINOIS,

ALTON, ILL.

H. B. SPARKS, president; G. A. McKINNEY, secretary.
Organized September 20, 1877.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$41,203,020.00
Amount of risks added or insured during past year	55,879,548.00
Total	$97,082,568.00
Amount of risks canceled, withdrawn or terminated during past year	49,032,233.00
Amount at risk by the company December 31, 1918	$48,050,335.00

INCOME.

Balance December 31, 1917		$767,135.37
Amount of cash premiums received during past year	$363,324.29	
Deduct reinsurance premiums paid	77,358.26	
Net cash premiums received during year	$285,966.03	
Amount collected on assessments levied during past year	211,787.38	
Amount collected on assessments levied during previous year	2,809.89	
Amount received as an income from all other sources: Interest on investments, $32,925.77; interest on bank balances, $1,497.48; Adjustment recoveries, $3,305.00	37,728.25	
Total income during past year		538,291.55
Total		$1,305,426.92

EXPENDITURES.

Amount paid for losses occurring during past year	$334,548.16	
Amount paid for losses of previous year	52,453.20	
Total paid policyholders for losses during past year	$387,001.36	
Deduct amount received for salvage and reinsurance	57,909.60	
Net amount paid policyholders for losses during 1918	$329,091.76	
Amount paid for salaries to officers and directors during past year,	21,856.03	
Amount paid to agents	40,238.04	
All other expenditures during past year: Adjusting losses, $3,686.23; field services, $11,790.29; rents, $985.33; furniture and fixtures, $728.00; inspections and surveys, $13,183.77; federal taxes, $5,634.06; taxes, licenses and fees, $6,332.11; postage, telegraph and express, $2,806.7 ; legal, $5.00; advertising, $1,416.21; printing and stationery, $1,820.50; auditing books, $300.00; general expenses, $1,340.96; profit and loss, $803.20	50,832.41	
Investment expenses	5,256.91	
Total expenditures during past year		447,275.15
Balance December 31, 1918		$858,151.77

RESOURCES.

Mortgage loans, $15.250.00; bonds, $745,950.00	$761,200.00	
Cash in company's office December 31, 1918	6,467.79	
Deposited in banks	79,176.48	
Real estate owned: purchased	10,000.00	
All other assets: Inspector balances, $750.00; deposits Mutual Fire Prevention Bureau, $210.00; deposits Alton National Bank, $25.00; miscellaneous accounts receivable, $322.50	1,317.50	
Total admitted assets December 31, 1918		$858,151.77
Total premium or deposit notes in force December 31, 1918		3,452,135.75
Total amount of resources		$4,310,287.52

Amount of outstanding assessments not collected, $65,202.95.
Advance payments and assessments received are not shown in this statement.
Face amount of premium notes on business written during year—fire, $259.272.50.

LIABILITIES.

Total claims for losses		$34,472.55
Amount of all other claims due or accrued against the company: Reinsurance reserve, $220,313.93; guarantee deposits, $80,476.-92; reserve for taxes, $17.000.00		317,790.85
Total amount of liabilities December 31, 1918		$352,263.40

GUARANTY AND GENERAL FUNDS.

Amount of guarantee fund on hand December 31, 1918	$100,000.00	
Amount of general fund		$100,000.00

Amount of reserve fund on hand per each $1,000,000 of insurance in force December 31, 1918, $6,260.00.

Amount of reserve fund required at $3,000 per $1,000,000 of insurance in force December 31, 1918, $144,151.00.

BUSINESS IN KANSAS DURING YEAR 1918.

Gross risks written	$4,564,815.30
Less risks canceled	3,784,264.16
Net risks written	$780,551.14
Gross premiums received, including all assessments collected	$73,246.40
Less return premiums	17,871.92
Net premiums received	$55,374.48
Net losses paid	$46,433.62
Net losses incurred	55,433.62

PENNSYLVANIA MILLERS' MUTUAL FIRE INSURANCE COMPANY,

WILKES-BARRE, PA.

ASHER MINER, president; JOHN HOFFA, secretary.
Organized January, 1887.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number belonging to the company December 31, 1918, 4,000 to 4,500.

AMOUNT AT RISK.

Amount at risk or property insured on December of previous year	$24,310,639.00
Amount of risks added or insured during past year	25,609,604.00
Total	$49,920,243.00
Amount of risks canceled, withdrawn or terminated during past year	20,790,901.00
Amount at risk by the company December 31, 1918	$29,129,342.00

INCOME.

Balance December 31, 1917		$702,011.53
Amount of cash deposit premiums received during past year	$72,126.41	
Amount collected on assessments levied during past year	304,644.44	
Amount received as an income from all other sources: Interest on mortgage loans, $136.30; bonds, $26,924.49; bank deposits, $1,545.33	28,606.12	
Total income during past year		405,376.97
Total		$1,107,388.50

EXPENDITURES.

Amount paid for losses occurring during past year	$150,790.00	
Amount paid for losses of previous year	8,024.30	
Total paid policyholders for losses during past year	$158,814.30	
Deduct amount received for salvage and reinsurance	5,936.19	
Net amount paid policyholders for losses during 1918	$152,878.11	
Amount paid for salaries to officers and directors during past year and office force	24,603.88	
Amount paid to agents, including brokerage	21,474.07	
All other expenditures during past year: Adjusting fire losses, $1,420.27; salaries field men, $5,900.00; expenses field men, $7,491.44; executive—traveling expenses of others than field men, $169.21; rents, $841.48; office furniture and fixtures, $960.36; inspections and surveys, $6,187.54; federal taxes, $3,641.69; state, county and municipal taxes and license fees, $4,471.71; telegraph and telephone, $2,618.05; legal expenses, $52.88; advertising, $1,599.49; printing and stationery, $1,069.51; annual and special meetings, $1,538.24; sundries, $566.49; premium on bonds purchased, $1,771.25	40,299.56	
Total expenditures during past year		239,255.62
Balance December 31, 1918		$868,132.88

RESOURCES.

Mortgage loans, $2,000.00; bonds, $741,490.28	$743,490.28	
Deposited in banks	107,140.91	
All other assets: Balance in hands of inspectors advanced for expenses, $67.50; accrued interest, $10,017.69; assessments due, $2,888.70; market value of bonds over book value, $4,064.72; premiums not over 3 months overdue, $17,434.19	34,472.80	
Total admitted assets December 31, 1918		$885,103.99

ASSETS IN PREMIUM NOTES.

Total amount of resources, excluding contingent liabilities	$885,103.99

LIABILITIES.

Gross claims for losses not due, including $15,000.00 reserve for losses not reported	$32,576.12	
Gross claims for losses resisted	1,500.00	
Total claims for losses		$34,076.12
Amount of all other claims due against the company: Reserve for taxes, $6,000.00; reserve for commissions, $3,000.00; reserve for unpaid bills, $1,000.00	$10,000.00	
Total amount of liabilities December 31, 1918		10,000.00
Total amount of liabilities December 31, 1918		$44,076.12

BUSINESS IN KANSAS DURING YEAR 1918.

Gross risks written	$1,368,296.25
Less risks canceled	815,650.00
Net risks written	$552,646.25
Gross assessments collected	$10,149.76
Net losses paid	2,875.87
Net losses incurred	3,115.87

THE FARMERS' HAIL INSURANCE COMPANY,

HUTCHINSON, KAN.

E. P. BRADLEY, president; CHAS. N. PAYNE, secretary.
Organized March 12, 1912.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31, 1917	764
Number added during 1918	1,312
Total	2,076
Number that withdrew or whose policies were canceled during 1918	766
Number belonging to the company December 31, 1918	1,310

AMOUNT AT RISK.

Amount of risks added or insured during 1918	$1,032,837.00
Amount of risks canceled, withdrawn or terminated during 1918	999,597.00
Amount at risk by the company December 31, 1918	$33,240.00

INCOME.

Balance December 31, 1917, including all premium notes: Premium notes, $2,410.23; all other assets, $1,974.18		$4,384.41
Amount of cash premiums received during 1918	$29,143.17	
Amount of note premiums received during 1918	6,509.85	
Amount collected on business of previous year, $570.33.		
Amount received as income from all other sources: Interest, $303.36; expense account, $5.00; agents' credits, $352.23; on accounts, $242.16	902.75	
Total income during 1918		36,555.77
Total		$40,940.18

EXPENDITURES.

Amount paid for losses occurring during 1918	$1,075.15	
Dividends to policyholders	3,374.49	
Prorated back to members on account canceled policies	49.71	
Total paid members during 1918	$4,499.35	
Salaries or commissions paid agents on business written during 1917,	179.52	
Salaries or commissions paid agents, business 1918, $7,007.16; president, $1,375.00; secretary, $3,400.00	11,782.16	
All other expenditures during past year: Postage and express, $394.38; clerk hire, $966.50; U. S. and local taxes, $375.26; E. P. Bradley, services, $875.00; J. E. Muhlenbruch, services, $275.00; rent, $307.80; books and supplies, $267.85; phone, $88.94; stationery, $113.74; attorney fees, $35.00; officers' bond, $250.00; field expense, $1,107.58; adjusting expense, $86.04; license fees, $100.00; advertising, $47.39; miscellany, $43.66; furniture, $400.00; advanced to agents, $288.42	6,022.56	
Total expense, items 8 and 10, $17,804.72.		
Total expenditures during 1918		22,483.59
Balance December 31, 1918, as per line 8, page 2		$18,456.59

Income items Nos. 2 and 3 show amount of premium written in application.

RESOURCES.

Cash in company's office December 31, 1918	$1,327.97	
Deposited in banks	5,982.11	
Premium notes (1917 notes, $1,839.90; 1918 notes, $518.19)	2,358.09	
All other assets: Reserve fund, $8,500.00; furniture and fixtures, $987.83; stationery and supplies, $500.00; accounts due, $288.42	10,276.25	
Gross assets	$19,944.42	
Deduct assets not admitted—furniture and fixtures, $987.83; stationery and supplies, $500.00	1,487.83	
Totaladmitted assets December 31, 1918		$18,456.59

RECAPITULATION OF ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are over six months past due	$1,839.90	
Amount of premium or deposit notes on which assessments are not over three months past due	518.19	
Total premium or deposit notes in force Dec. 31, 1918		$2,358.09

LIABILITIES.

Total amount of liabilities December 31, 1918, contingent on payment premium notes	$352.23

STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of reserve December 31, 1917	$1,500.00	
Amount of reserve collected during 1918	7,000.00	
Balance on hand December 31, 1918		$8,500.00

BUSINESS IN KANSAS DURING YEAR 1918.

Risks written	$1,032,837.00
Premiums received, cash, $29,143.17; notes, $6,509.85	35,653.02
Losses incurred	1,075.15
Losses paid	1,075.15
Percent of losses paid	100%

FARMERS' UNION MUTUAL,

SALINA, KAN.

C. E. BRASTED, president; J. E. BARNES, secretary.
Organized May 15, 1915.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31, 1917	201
Number added during 1918	677
Total	878
Number that withdrew or whose policies were canceled during 1918	201
Number belonging to the company December 31, 1918	677

AMOUNT AT RISK.

Amount of risk (property insured) on December 31, 1917	$112,161.16
Amount of risks added or insured during 1918	523,796.02
Total	$635,957.18
Amount of risks canceled, withdrawn or terminated during 1918	112,161.16
Amount at risk by the company December 31, 1918	$523,796.02

INCOME.

Balance December 31, 1917, including all premium notes: Premium notes, $1,450.88; all other assets, $1,958.32		$3,409.20
Amount of cash premiums received during 1918	$6,455.85	
Amount of note premiums received during 1918	20,003.29	
Amount collected on business of previous year, $318.54.		
Amount received from all other sources—expense to the insured: Interest on hail notes collected	480.35	
Borrowed money: Interest on collections previous year	9.41	
Amount received as income from all other sources: Refund on loss overpaid, $1.00; refund on adding machine, $30.00; donated by Farmers' Educational and Cooperative Union of Kansas, $1,040.00; received from fire insurance company prorata of expenses, $2,898.32	3,969.32	
Total income during 1918		30,918.22
Total		$34,327.42

EXPENDITURES.

Amount paid for losses occurring during 1918	$1,616.52	
Dividends to policyholders	12,389.54	
Total paid members during 1918	$14,006.06	
1915 Notes charged off	502.29	
Salaries or commissions paid agents, business 1918, $3,118.32; secretary, $875.00	3,993.32	
Borrowed money repaid	1,042.50	
Paid expense of fire insurance company, later returned	2,898.32	
All other expenditures during past year: Adjusting expense, $42.45; collections, $10.00; postage, $195.47; office help, $830.99; telephone, telegrams, express, dray, freight, taxes, insurance sign, $45.46; rent, light and coal, $41.22; furniture and fixtures, $317.69; printing and stationery, $164.69; advertising, $93.50; premium on bond, $7.65; directors' expenses, $499.12; insurance fee, $10.50; revenue stamps, $8.00; expenses on hail bond, $1.00; amend charter, $1.00	2,268.84	
Total expenditures during 1918		24,711.33
Balance December 31, 1918		$9,616.09

RESOURCES.

Deposited in banks	$3,672.09	
Mortgage loans, loan to fire company	3,500.00	
Premium notes, 1915, 1916, and 1917 notes, $1,146.75; 1918 notes, $1,799.54	2,946.29	
All other assets: Furniture and fixtures, $450.00; stationery and supplies, $25.00	475.00	
Gross assets	$10,593.38	
Deduct assets not admitted—furniture and fixtures, $450.00; stationery and supplies, $25.00; 1915 notes charged off, $502.29	977.29	
Total admitted assets December 31, 1918		$9,616.09

RECAPITULATION OF ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are over six months past due	$644.46	
Amount of premium or deposit notes on which assessments are over three months past due	1,799.54	
Total premium or deposit notes in force Dec. 31, 1918		$2,444.00

Amount of outstanding assessments not collected, $2,444.00.

LIABILITIES.

(None.)

STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of reserve December 31, 1917	$1,484.83	
Amount of reserve collected during 1918	2,645.92	
Balance on hand December 31, 1918		$4,130.75

BUSINESS IN KANSAS DURING YEAR 1918.

Risks written		$523,796.02
Premiums received: cash, $6,455.85; notes, $20.003.29	$26,459.14	
Losses incurred	1,616.52	
Losses paid	1,616.52	
Percent of losses paid		100%

GRAIN GROWERS' HAIL,

TOPEKA, KAN.

W. F. BAGLEY, president; ELMER F. BAGLEY, secretary.
Organized January 10, 1900.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31, 1917	133
Number added during 1918	1,317
Total	1,450
Number that withdrew or whose policies were canceled during 1918	160
Number belonging to the company December 31, 1918	1,290

AMOUNT AT RISK.

Amount of risks added or insured during 1918	$921,575.12
Amount of risks canceled, withdrawn or terminated during 1918	911,875.12
Amount at risk by the company December 31, 1918	$9,700.00

INCOME.

Balance December 31, 1917, including all premium notes: Premium notes, $4,986.30; all other assets, $863.41		$5,849.71
Amount of cash premiums received during 1918	$14,316.50	
Amount of note premiums received during 1918	15,979.74	
Total income during 1918		30,296.24
Total		$36,145.95

EXPENDITURES.

Total losses paid during 1918	$2,027.66	
Dividends to policyholders	2,912.57	
Prorated back to members on account canceled policies	782.60	
Total paid members during 1918	$5,722.83	
Salaries or commissions paid agents, business 1918, $9,114.05; president, $600.00; secretary, $1,800.00	11,514.05	
All other expenditures during past year: Employee's salary, $746.48; special agent's salary and expense, $2,788.84; printing and advertising, $647.11; postage and revenue, $333.97; interest, discounts and taxes, $337.75; telephone, telegrams and express, $49.93; state insurance fees, $42.50; officers' bond, $250.00; office, $150.00; miscellaneous expense, $185.12; furniture, $76.00	5,607.70	
Total expenditures during 1918		22,844.58
Balance December 31, 1918		$13,301.37

RESOURCES.

Cash in company's office December 31, 1918	$36.51	
Deposited in banks	2,419.80	
Premium notes, 1916 and 1917 notes, $4,986.30; 1918 notes, $2,496.76	7,483.06	
All other assets: Government bonds, $3,000.00; agents' balances, not over three months past due, $362.00	3,362.00	
Total admitted assets December 31, 1918		$13,301.37

RECAPITULATION OF ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are over six months past due	$4,986.30	
Amount of premium or deposit notes on which assessments are over three months past due	2,496.76	
Total premium or deposit notes in force Dec. 31, 1918		$7,483.06

Amount of outstanding assessments not collected, $7,583.06.

LIABILITIES.

(None.)

STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of reserve collected during 1918	$3,000.00

BUSINESS IN KANSAS DURING YEAR 1918.

Risks written	$921,575.12
Premiums received: Cash, $14,316.50; notes, $15,979.74	30,296.24
Losses incurred	2,027.66
Losses paid	2,027.66
Percent of losses paid	100%

KANSAS HOME HAIL,

TOPEKA, KAN.

D. D. ALDERMAN, president; A. L. SOWERS, secretary.
Organized March 6, 1913.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number added during 1918	2,584
Number that withdrew or whose policies were canceled during 1918	2,584

AMOUNT AT RISK.

Amount of risks added or insured during 1918	$2,105,814.20
Amount of risks canceled, withdrawn or terminated during 1918	2,105,814.20

INCOME.

Balance December 31, 1917, including all premiums notes. Premium notes, $3,292.24; all other assets, $736.92		$4,029.16
Amount of cash premiums received during 1918	$26,434.20	
Amount of note premiums received during 1918	58,389.92	
Borrowed money	1,000.00	
Total income during 1918		85,824.12
Total		$89,853.28

EXPENDITURES.

Total losses paid during 1918	$23,057.44	
Prorated back to members on account canceled policies	539.35	
Total paid members during 1918	$23,596.79	
Salaries or commissions paid agents on business written during 1917,	19.11	
Salaries or commissions paid agents, business 1918, $35,311.13; president, $500.00; secretary, $1,200.00	37,011.13	
Borrowed money repaid	1,000.00	
All other expenditures during past year: Telephone, telegrams and express, $79.57; insurance department license and fees, $57.50; office salaries, $1,502.79; furniture and fixtures, $641.58; taxes, $906.74; interest, $37.70; miscellaneous expenses, $369.67; directors expenses, $15.80; postage, $495.00; office supplies, $600.63; adjustment expenses, $947.42; rent, $195.00,	5,849.40	
Total expenditures during 1918		67,476.43
Balance December 31, 1918		$22,376.85

RESOURCES.

Cash in company's office December 31, 1918	$588.07	
Deposited in banks	11,088.02	
Premium notes, 1917 notes, $1,602.75; 1918 notes, $7,949.16	9,551.91	
All other assets: Government bonds, $1,000.00; collections security, $148.85	1,148.85	
Total admitted assets December 31, 1918		$22,376.85

RECAPITULATION OF ASSETS IN PREMIUM NOTES.

Amount of premium or deposit notes on which assessments are over six months past due	$3,292.24

LIABILITIES.

Gross claims for losses due and payable: Loss adjusted, unpaid on account of garnishment	$333.35
Contingent commissions due agents	176.50
Total amount of liabilities December 31, 1918	$509.85

STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

(None.)

BUSINESS IN KANSAS DURING YEAR 1918.

Premiums received: Cash, $26,434.20; notes, $58,389.92	$84,824.12
Losses incurred	23,390.79
Losses paid	23,057.44
Losses unpaid	333.35

KANSAS STATE MUTUAL,

McPHERSON, KAN.

G. W. GRANDY, president; B. A. ALLISON, secretary.
Organized January 31, 1899.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31, 1917	867
Number added during 1918	1,470
Total	2,337
Number that withdrew or whose policies were canceled during 1918	867
Number belonging to the company December 31, 1918	1,470

AMOUNT AT RISK.

Amount of risk (property insured) on December 31, 1917	$641,839.39
Amount of risks added or insured during 1918	1,361,752.00
Total	$2,003,591.39
Amount of risks canceled, withdrawn or terminated during 1918	641,839.39
Amount at risk by the company December 31, 1917	$1,361,752.00

INCOME.

Balance December 31, 1917		$7,848.53
Amount of cash premiums received during 1918	$54,085.47	
Amount collected on business of previous year	139.04	
Amount received from all other sources—expense to the insured	19.00	
Borrowed money	298.96	
Amount received as income from all other sources: Rent, $151.50; Insurance premiums refunded, $29.31; miscellaneous, $153.70,	334.51	
Total income during 1918		54,876.98
Total		$62,725.51

EXPENDITURES.

Total losses paid during 1918	$14,838.24	
Dividends to policyholders	5,470.27	
Prorated back to members on account canceled policies	422.43	
Total paid members during 1918	$20,730.94	
Salaries or commissions paid agents on business written during 1915,	53.80	
Salaries or commissions paid agents, business 1918, $10,629.68; president, $100.00; secretary, $750.00	11,479.68	
Borrowed money repaid: Balance on building, $1,500.00; borrowed $298.96	1,798.96	
All other expenditures during past year: Printing, $250.85; advertising, $11.70; officers' expenses, $529.46; adjusting, $458.80; telephone, $31.07; expressage, 23c; bonds, $130.00; officers' commissions, $7,905.34; interest, $92.03; fuel, $197.00; insurance, $14.16; postage, $174.95; taxes, $84.22; insurance department fees, $148.00; office expenses, $204.96; rent of office, $160.00; revenue stamps, $1.40; income taxes, $1,077.31; expense resource, organization work for 1919, $875.00; expense resource, cost records redeemed, $13,375.62	25,722.10	
Total expenditures during 1918		59,785.48
Balance December 31, 1918		$2,940.03
Deduct from cash balance the amount lost on sale of building by reason of being sold for less than book value and which amount is contained in the balance brought over from previous year, $7,948.53—$665.40; deduct from cash balance the amount lost on sale of furniture by reason of being sold for less than book value, $94.45; deduct for error in 1917 statement by reason of non-admitted assets being carried out as $1,776.54 when it should have been $776.54—$1,000.00		1,759.85
Total		$1,180.18
Outstanding checks		1,091.29
Balance		$2,271.47

RESOURCES.

Cash in company's office December 31, 1918	$178.04	
Deposited in banks	2,093.43	
All other assets: Expense resource, organization work of 1919, $875.00; expense resource, cost records redeemed, $13,375.62; books, $182.09	14,432.71	
Gross assets	$16,704.18	
Deduct assets not admitted	14,432.71	
Total admitted assets December 31, 1918		$2,271.47

LIABILITIES.

(None.)

STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of reserve December 31, 1917, admitted assets	$6,071.99	
Amount of reserve collected during 1918	5,408.54	
Total		$11,480.53
Amount of reserve fund expended in payment of losses		9,209.06
Balance on hand December 31, 1918		$2,271.47

BUSINESS IN KANSAS DURING YEAR 1918.

Premiums received, cash	$54,085.47
Losses incurred	14,838.24
Losses paid	14,838.24
Percent of losses paid	100%

STERLING INSURANCE COMPANY.

TOPEKA, KAN.

W. F. BAGLEY, president; ELMER F. BAGLEY, secretary.
Organized January 10, 1898.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

MEMBERS.

Number of members of the company December 31, 1917	73
Number that withdrew or whose policies were canceled during 1918	73

AMOUNT AT RISK.

(None.)

INCOME.

Balance December 31, 1917, including all premium notes. Premium notes, $2,336.84; all other assets, $3.98		$2,340.82

EXPENDITURES.

Salaries or commissions paid agents on business written during 1917,	$233.68	
Salaries or commissions paid, business 1918; president, $400.00; secretary, $1,223.00	1,623.20	
All other expenditures during past year: Expenses on collections, $317.62; discount and loss on 1915-1916, and 1917 notes, $133.27; paid 1915 loss vouchers, $33.05	483.94	
Total expenditures during 1918		2,340.82
Balance December 31, 1918		(None.)

RESOURCES.

(None.)

LIABILITIES.

(None.)

STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND

(None.)

BUSINESS IN KANSAS DURING YEAR 1918.

(None.)

ASSOCIATED EMPLOYER'S RECIPROCAL.

CHICAGO, ILL.

SHERMAN & ELLIS, Inc., attorney in fact.
Commenced business January 1, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31 of previous year		$869,857.38
Additional developed by insurance department examination		20.00
INCOME.		
Net premium deposits		$1,231,496.64
Interest on bonds and dividends on stocks	$5,668.37	
Interest on deposits in trust companies and banks	4,478.73	
Interest from all other sources	347.49	
Total interest		10,489.59
Paid to surplus by subscribers		150,318.16
Total income		$1,392,304.39
Total footings		$2,262,181.77
DISBURSEMENTS.		
Net amount paid policy holders for losses		$368,365.48
Expenses of adjustment and settlement of losses		213,312.46
Expense of administration		446,858.12
Advisory Committee expense		1,426.97
State taxes on premium deposits		4,014.23
Insurance department licenses and fees		11,521.12
All other licenses, fees and taxes		10,611.66
Exchange	$37.70	
Savings paid to subscribers	123,460.91	
Total		123,498.61
Total disbursements		$1,179,608.65
Balance		$1,082,573.12
LEDGER ASSETS.		
Book value of bonds		$535,547.75
Cash in office		41,337.84
Deposited in trust companies and banks not on interest		27,613.98
Deposited in trust companies and banks on interest		140,750.03
Deposits in course of collection, representing business written subsequent to October 1, 1918, net		261,477.70
Deposits in course of collection, representing business written prior to October 1, 1918, net		20,899.55
Bills receivable, taken for deposits		1,141.54
Surplus in course of collection		53,804.73
Ledger assets, as per balance		$1,082,573.12
NON-LEDGER ASSETS.		
Interest due and accrued on bonds, $4,184.13; on other assets, $829.25		5,013.38
Market value of bonds and stocks over book value		1,470.50
Gross assets		$1,089,057.00
DEDUCT ASSETS NOT ADMITTED.		
Deposits, representing business written prior to October 1, 1918	$20,899.55	
Bills receivable, past due, taken for deposits	1,141.54	
Guarantee fund, other than cash or convertible securities	53,804.73	
Total		75,845.82
Admitted assets		$1,013,211.18

LIABILITIES.

Net amount of unpaid losses and claims	$588,002.24
Unearned premium deposits	25,801.46
Administration expense	61,307.26
Reinsurance	5,541.74
Savings unpaid to subscribers	3,160.24
Total amount of all liabilities	$683,813.14
Surplus over all liabilities	329,398.04
Total liabilities	$1,013,211.18

RISKS AND DEPOSITS.

	DEPOSITS.
In force December 31st of previous year	$185,590.34
Written or renewed during the year	1,282,530.40
Total	$1,468,120.74
Deduct those expired and marked off as terminated	1,442,319.28
Net amount in force	$25,801.46

BUSINESS IN THE STATE OF KANSAS DURING 1918.

Gross risks written	$128,863.19
Less risk reinsured and canceled	2,823.13
Net risks written	126,040.06
Losses paid (deducting salvage)	53,605.85
Net losses paid	53,605.85
Losses incurred	71,424.85
Net losses incurred	71,424.85

BANKERS' INTER-INSURANCE ALLIANCE OF AMERICA,

KANSAS CITY, MO.

B. H. McGarvey & Co., attorney in fact.
Commenced business January, 1907.

Statement for Year ending December 31, 1918.

Ledger assets December 31 of previous year		$42,648.53
INCOME.		
Net premium deposits		$26,078.31
Interest on deposits in trust companies and banks		124.50
Cash reserve		459.35
Total income		$26,662.16
Total footings		$69,310.69
DISBURSEMENTS.		
Net amount paid policy holders for losses		$7,950.86
Expenses of adjustment and settlement of losses		137.32
Expense of administration		6,453.47
Advisory Committee expense		165.00
Legal expense		810.50
State taxes on premium deposits		3.11
Insurance department licenses and fees		272.80
All other licenses: Federal taxes, $166.58; revenue stamps, $1.75		168.33
Unused premium deposits returned to subscribers		8,456.77
Total disbursements		$24,418.16
Balance		$44,892.53
LEDGER ASSETS.		
Deposited in trust companies and banks on interest		$4,858.92
Deposits in course of collection, representing business written subsequent to October 1, 1918		220.70
Deposits in course of collection, representing business written prior to October 1, 1918		89.30
Demand certificates of deposit; non-interest bearing		30,857.74
Liberty bonds		3,152.10
Due from reinsurance		5,713.77
Ledger assets, as per balance		$44,892.53
NON-LEDGER ASSETS.		
Guaranty against assessment of subscribers		$100,000.00
Gross assets		$144,892.53
DEDUCT ASSETS NOT ADMITTED.		
Deposits, representing business written prior to October 1, 1918	$89.30	
Guaranty	100,000.00	
Total		100,089.30
Admitted assets		$44,803.23
LIABILITIES.		
Gross premium deposits (less reinsurance and authorized deductions) upon all unexpired risks, $18,045.84, unearned premium deposits		$9,022.92
Administration expense		546.63
Reinsurance		6,086.64
Total amount of all liabilities		$15,656.19
Surplus over all liabilities		29,147.04
Total liabilities		$44,803.23

RISKS AND DEPOSITS.

	RISKS.	DEPOSITS.
In force December 31st of previous year	$2,532,115.00	$24,871.38
Written or renewed during the year	3,061,631.67	30,644.83
Total	$5,593,746.67	$55,516.21
Deduct those expired and marked off as terminated	2,706,181.67	26,734.03
In force at the end of the year	$2,887,565.00	$28,782.18
Deduct amount reinsured and authorized deductions	763,950.00	10,736.34
Net amount in force	$2,123,615.00	$18,045.84

BUSINESS IN THE STATE OF KANSAS DURING 1918.

Gross risks written	$556,100.00
Less risks reinsured and canceled	100,600.00
Net risks written	455,500.00
Gross premium deposits	5,257.25
Less return premium deposits, authorized deductions and amount reinsured	1,862.54
Net premium deposits	3,394.71
Net losses paid	804.45
Net losses incurred	804.45

THE BELT AUTOMOBILE INDEMNITY ASSOCIATION,

EL PASO, ILL.

C. J. ALYEA and F. C. NICHOLS, attorneys in fact.
Commenced business November 19, 1915.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31 of previous year		$113,567.81
INCOME.		
Net premium deposits		$441,200.40
Interest on mortgage loans	$516.17	
Interest on bonds	1,875.00	
Interest on deposits in trust companies and banks	313.33	
Interest from all other sources	631.32	
Total interest		3,335.82
Membership fees		227,391.93
Total income		$671,928.15
Total footings		$785,495.96
DISBURSEMENTS.		
Net amount paid policy holders for losses		$287,204.38
Expenses of adjustment and settlement of losses		25,546.82
Expense of administration		227,391.93
Legal expense		8,765.24
Insurance department licenses and fees (includes state taxes on premium deposits),		3,125.99
All other licenses, fees and taxes		5,935.38
Guarantee fund (interest earned on same paid to attorneys-in-fact)		827.08
Postage, telephone and telegraph		3,682.10
Printing and stationery		1,430.05
Revenue stamps on powers of attorney		3,677.88
Replacing worthless checks		811.84
Premiums on official bonds		250.00
Theft rewards paid		410.84
Interest on liberty bonds purchased in 1918		17.53
Paid for insurance against excessive losses		600.00
Total disbursements		$569,677.06
Balance		$215,818.90
LEDGER ASSETS.		
Mortgage loans on real estate, first liens		$22,500.00
Book value of bonds		39,375.00
Deposited in trust companies and banks not on interest		68,109.90
Deposited in trust companies and banks on interest		55,000.00
War Savings Stamps, book value		834.00
United States certificates of indebtedness		30,000.00
Ledger assets, as per balance		$215,818.90
NON-LEDGER ASSETS.		
Interest due and accrued on mortgages, $277.07; on bonds, $143.77; on other assets, $1,049.67		1,470.51
Deposits in course of collection		25,534.60
Gross assets		$242,824.01
LIABILITIES.		
Net amount of unpaid losses and claims		$39,812.00
Gross premium deposits (less reinsurance and authorized deductions) upon all unexpired risks, $278,797.68, unearned premium deposits		139,398.84
Reserve for refund deposits		4,700.00
Total amount of all liabilities		$183,910.84
Surplus over all liabilities		58,913.17
Total liabilities		$242,824.01

RISKS AND DEPOSITS.

	RISKS.	DEPOSITS.
In force December 31st of previous year	$11,126,109.00	$149,881.86
Written or renewed during the year	8,782,672.00	700,102.97
Total	$19,908,781.00	$849,984.83
Deduct those expired and marked off as terminated	5,434,740.00	571,187.15
Net amount in force	$14,474,041.00	$278,797.68

BUSINESS IN THE STATE OF KANSAS DURING 1918.

Net risks written	$501,203.00
Gross premium deposits	22,119.00
Less return premium deposits, authorized deductions and amount reinsured	60.43
Net premium deposits	22,058.57
Net losses paid	8,384.62
Net losses incurred	9,533.98

CONSOLIDATED UNDERWRITERS.

KANSAS CITY, MO.

I. H. MASTIN & Co., attorney in fact.
Commenced business June 1, 1907.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31 of previous year		$1,221,440.52
INCOME.		
Net premium deposits		$2,206,184.37
Interest on bonds and dividends on stocks	1,147.22	
Interest on deposits in trust companies and banks	27,587.63	
Interest from all other sources	49.02	
Total interest		28,783.87
Cash deposits		236,234.42
Total income		$2,471,202.66
Total footings		$3,692,643.18
DISBURSEMENTS.		
Net amount paid policy holders for losses		$1,192,729.89
Expenses of adjustment and settlement of losses		148,072.79
Expense of administration		448,249.48
Legal expense		17,002.36
State taxes on premium deposits		5,045.42
Insurance department licenses and fees		933.20
All other licenses, fees and taxes		17,951.17
Surplus savings returned to subscribers	$103,638.88	
Cash deposits returned to subscribers	58,315.70	
Interest returned to subscribers	3,640.50	
Total		165,595.08
Total disbursements		$1,995,579.39
Balance		$1,697,063.79
LEDGER ASSETS.		
Book value of bonds		$144,800.00
Deposited in trust companies and banks not on interest		98,542.40
Deposited in trust companies and banks on interest		1,057,756.63
Deposits in course of collection, representing business written subsequent to October 1, 1918		364,581.56
Deposits in course of collection, representing business written prior to October 1, 1918		31,383.20
Ledger assets, as per balance		$1,697,063.79
NON-LEDGER ASSETS.		
Interest due and accrued on bonds		1,424.35
Market value of bonds and stocks over book value		1,050.00
Gross assets		$1,699,538.14
DEDUCT ASSETS NOT ADMITTED.		
Deposits, representing business written prior to October 1, 1918		31,383.20
Admitted assets		$1,668,154.94
LIABILITIES.		
Net amount of unpaid losses and claims, estimated		$588,257.49
Gross premium deposits (less reinsurance and authorized deductions) upon all unexpired risks, $536,102.38, unearned premium deposits		268,051.19
Administration expense		66,078.90
Total amount of all liabilities		$922,387.58
Surplus over all liabilities		745,767.36
Total liabilities		$1,668,154.94

RISKS AND DEPOSITS.

	DEPOSITS.
In force December 31st of previous year	$1,483,066.77
Written or renewed during the year	2,352,989.01
Total	$3,836,055.78
Deduct those expired and marked off as terminated	1,629,871.41
In force at the end of the year	$2,206,184.37
Deduct amount reinsured and authorized deductions	379,321.23
Net amount in force	$1,826,863.14

BUSINESS IN THE STATE OF KANSAS DURING 1918.

Net premium deposits	$137,683.66
Net losses paid	59,933.08

CASUALTY RECIPROCAL EXCHANGE,

KANSAS CITY, MO.

BRUCE DODSON, attorney in fact.
Commenced business January 1, 1912.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31 of previous year		$886,297.11
INCOME.		
Net premium deposits		$636,049.30
Interest on mortgage loans	$4,904.53	
Interest on bonds and dividends on stocks	6,798.68	
Interest on deposits in trust companies and banks	4,402.76	
Interest from all other sources	5.55	
Total interest		16,111.52
Guarantee fund		201,080.57
Total income		$853,241.39
Total footings		$1,739,538.50
DISBURSEMENTS.		
Net amount paid policy holders for losses		$226,404.67
Expense of administration		96,718.59
Advisory Committee expense		972.88
Legal expense		4,650.80
State taxes on premium deposits		1,773.76
Insurance department licenses and fees		419.50
All other licenses, fees and taxes		3,233.70
Unused premium deposits returned to subscribers		91,971.08
Miscellaneous		55.27
Gross loss on sale or maturity of bonds		592.50
Total disbursements		$426,792.75
Balance		$1,312,745.75
LEDGER ASSETS.		
Mortgage loans on real estate, first liens		$144,200.00
Book value of bonds		240,282.30
Deposited in trust companies and banks not on interest		41,670.79
Deposited in trust companies and banks on interest		207,901.45
Deposits in course of collection, representing business written subsequent to October 1, 1918		36,985.68
Deposits in course of collection, representing business written prior to October 1, 1918		1,757.65
Guarantee fund		639,947.88
Ledger assets, as per balance		$1,312,745.75
NON-LEDGER ASSETS.		
Interest due and accrued on mortgages, $2,707.46; on bonds, $1,480.52		4,187.98
Market value of bonds and stocks over book value		1,508.20
Gross assets		$1,318,441.93
DEDUCT ASSETS NOT ADMITTED.		
Deposits, representing business written prior to October 1, 1918	$1,757.65	
Guarantee fund, other than cash or convertible securities	639,947.88	
Total		641,705.53
Admitted assets		$676,736.40

LIABILITIES.

Net amount of unpaid losses and claims	$167,163.00
(Gross premium deposits (less reinsurance and authorized deductions) upon all unexpired risks, $201,552.42, unearned premium deposits	94,800.88
Return deposits, $2,609.22, reinsurance, $1,466.62	4,075.84
Total amount of all liabilities	$266,039.72
Surplus over all liabilities	410,696.68
Total liabilities	$676,736.40

RISKS AND DEPOSITS.

	DEPOSITS.
In force December 31st of previous year	$320,488.79
Written or renewed during the year	754,334.78
Total	$1,074,823.57
Deduct those expired and marked off as terminated	764,598.94
In force at the end of the year	$310,224.63
Deduct amount reinsured and authorized deductions	108,672.21
Net amount in force	$201,552.42

BUSINESS IN THE STATE OF KANSAS DURING 1918.

Gross premium deposits	$20,601.95
Less return premium deposits, authorized deductions and amount reinsured	7,773.49
Net premium deposits	12,828.46
Net losses paid	1,410.63
Net losses incurred	1,238.23

THE INDEMNITY EXCHANGE,

CHICAGO, ILL.

M. J. DORSEY & CO., attorney in fact.
Commenced business 1892.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31 of previous year		$482,475.46
INCOME.		
Net premium deposits		$144,335.68
Interest on mortgage loans	$172.35	
Interest on collateral loans	1,298.06	
Interest on bonds and dividends on stocks	29.88	
Total interest		1,500.29
Redemption of U. S. revenue stamps	$26.43	
Special premium deposit	641.50	
Total		667.93
Total income		$146,503.90
Total footings		$628,979.36
DISBURSEMENTS.		
Net amount paid policy holders for losses		$67,937.56
Expenses of adjustment and settlement of losses		1,412.52
Expense of administration		48,427.59
Advisory Committee expense		400.00
State taxes on premium deposits		78.27
Insurance department licenses and fees		1,021.87
Unused premium deposits returned to subscribers		18,882.58
Inspections	$1,369.88	
Federal war premium tax	1,402.40	
Federal income tax	80.64	
Audit expense	294.53	
Total		3,147.45
Total disbursements		$141,257.84
Balance		$487,721.52
LEDGER ASSETS.		
Mortgage loans on real estate		$12,000.00
Loans secured by pledge of bonds, stocks or other collateral		10,000.00
Book value of bonds, $11,600.00; stocks, $18,000.00		29,600.00
Cash in office		256.51
Deposited in trust companies and banks not on interest		20,590.52
Deposits in course of collection, representing business written subsequent to October 1, 1918		21,094.49
Guarantee fund		394,180.00
Ledger assets, as per balance		$487,721.52
NON-LEDGER ASSETS.		
Interest due and accrued on mortgages, $712.88; on bonds, $93.13; on collateral loans, $394.36; on other assets, $840.00		2,040.37
Reinsurance claim		16,122.11
Gross assets		$505,884.00
DEDUCT ASSETS NOT ADMITTED.		
Guarantee fund, other than cash or convertible securities		394,180.00
Admitted assets		$111,704.00

LIABILITIES.

Net amount of unpaid losses and claims	$7,782.39
Gross premium deposits (less reinsurance and authorized deductions) upon all unexpired risks, unearned premium deposits	54,978.87
Loss adjustment expense	100.10
Total amount of all liabilities	$62,856.36
Surplus over all liabilities	48,847.64
Total liabilities	$111,704.00

RISKS AND DEPOSITS.

	RISKS.	DEPOSITS.
In force December 31st of previous year	$17,403,682.30	$147,055.06
Written or renewed during the year	13,485,217.62	176,928.84
Total	$25,888,899.92	$323,983.90
Deduct those expired and marked off as terminated	14,286,792.20	177,386.93
In force at the end of the year	$11,602,107.72	$146,596.97
Deduct amount reinsured and authorized deductions		36,649.23
Net amount in force	$11,602,107.72	$109,947.74

BUSINESS IN THE STATE OF KANSAS DURING 1918.

Gross risks written	$1,416,050.00
Less risks reinsured and canceled	119,500.00
Net risks written	1,296,550.00
Gross premium deposits	18,302.26
Less return premium deposits, authorized deductions and amount reinsured	4,017.01
Net premium deposits	14,285.25
Net losses paid	3,038.39
Net losses incurred	3,038.39

SUBSCRIBERS AT INDIVIDUAL UNDERWRITERS,

NEW YORK, N. Y.

ERNEST W. BROWN, attorney in fact.
Commenced business 1881.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31 of previous year		$852,436.46
INCOME.		
Net premium deposits		$470,755.99
Interest on bonds and dividends on stocks	$19,761.67	
Interest on deposits in trust companies and banks	9,480.74	
Total interest		29,242.41
Cash deposits from subscribers		35,000.00
Gross increase, by adjustment, in book value of bonds		3,000.00
Total income		$537,998.40
Total footings		$1,390,434.86
DISBURSEMENTS.		
Net amount paid policy holders for losses		$166,804.78
Expenses of adjustment and settlement of losses		336.04
Expense of administration		59,308.66
Advisory Committee expense		2,364.88
Legal expense		5,482.28
State taxes on premium deposits		1,430.13
Insurance department licenses and fees		451.25
All other licenses, fees and taxes		5,687.82
Cash deposits refunded	$14,500.00	
Paid subscribers for interest or dividends	190,234.99	
Total		204,734.99
Total disbursements		$446,600.83
Balance		$943,834.03
LEDGER ASSETS.		
Book value of bonds		$539,120.00
Deposited in trust companies and banks on interest		383,394.50
Premium in course of collection (less than three months)		21,319.53
Ledger assets, as per balance		$943,834.03
NON-LEDGER ASSETS.		
Interest due and accrued on bonds		2,796.87
Admitted assets		$946,630.90
LIABILITIES.		
Net amount of unpaid losses and claims		$150.00
Gross premium deposits (less reinsurance and authorized deductions) upon all unexpired risks, $474,656.41 unearned, premium deposits		237,328.21
Cash dividends remaining unpaid to subscribers		227,703.19
Subscribers' deposits		365,500.00
Reserve for retired accounts in process of liquidation		1,296.32
Total amount of all liabilities		$831,977.72
Surplus over all liabilities		114,653.18
Total liabilities		$946,630.90

RISKS AND DEPOSITS.

	RISKS.	DEPOSITS.
In force December 31 of previous year	$60,218,324.00	$393,810.72
Written or renewed during the year	75,136,311.00	500,529.84
Total	$135,354,635.00	$894,340.56
Deduct those expired and marked off as terminated	67,226,559.00	419,684.15
Net amount in force	$68,128,076.00	$474,656.41

BUSINESS IN THE STATE OF KANSAS DURING 1918.

Gross risks written	$2,248,200.00
Less risks reinsured and canceled	533,300.00
Net risks written	1,714,900.00
Gross premium deposits	21,761.38
Less return premium deposits, authorized deductions and amount reinsured	4,759.34
Net premium deposits	17,002.04
Net losses paid	253.85

SUBSCRIBERS AT NEW YORK RECIPROCAL UNDERWRITERS,

NEW YORK, N. Y.

ERNEST W. BROWN, attorney in fact.
Commenced business 1891.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31 of previous year		$2,348,997.57
INCOME.		
Net premium deposits		$777,528.55
Interest on bonds and dividends on stocks	$49,486.39	
Interest on deposits in trust companies and banks	22,060.49	
Total interest		71,546.85
Gross increase, by adjustment, in book value of bonds		1,950.00
Total income		$851,025.40
Total footings		$3,200,022.97
DISBURSEMENTS.		
Net amount paid policy holders for losses		$236,483.10
Expenses of adjustment and settlement of losses		1,794.68
Expense of administration		83,818.79
Advisory Committee expense		3,774.19
Legal expense		8,856.35
State taxes on premium deposits		1,054.61
Insurance department licenses and fees		520.50
All other licenses, fees and taxes		8,243.06
Paid subscribers for interest or dividends		482,109.51
Gross decrease by adjustment, in book value of bonds		10,700.00
Total disbursements		$837,354.79
Balance		$2,362,668.18
LEDGER ASSETS.		
Book value of bonds		$1,458,400.00
Cash in office		17.75
Deposited in trust companies and banks on interest		886,421.15
Premiums in course of collection (less than three months)		17,829.28
Ledger assets, as per balance		$2,362,668.18
NON-LEDGER ASSETS.		
Interest due and accrued on bonds, $16,598,96; on other assets, $4,593.75		21,192.71
Admitted assets		$2,383,860.89
LIABILITIES.		
Net amount of unpaid losses and claims		$2,145.82
Gross premium deposits (less reinsurance and authorized deductions) upon all unexpired risks, $771,909.08, unearned premium deposits		385,954.54
Cash dividends remaining unpaid to subscribers		383,434.11
Reserve for retired accounts in process of liquidations		5,754.57
Total amount of all liabilities		$777,289.04
Surplus over all liabilities		1,606,571.85
Total liabilities		$2,383,860.89

RISKS AND DEPOSITS.

	RISKS.	DEPOSITS.
In force December 31st of previous year	$195,295,358	$661,508.85
Written or renewed during the year	246,376,955	801,503.85
Total	$441,672,313	$1,463,012.70
Deduct those expired and marked off as terminated	220,384,142	691,103.62
Net amount in force	$221,288,171	$771,909.08

BUSINESS IN THE STATE OF KANSAS DURING 1918.

Gross risks written	$4,105,200.00
Gross premium deposits	10,369.04
Less return premium deposits, authorized deductions and amount reinsured	4,579.57
Net premium deposits	5,789.47
Net losses paid	100.00

UNITED STATES AUTOMOBILE INSURANCE EXCHANGE,

KANSAS CITY, MO.

AMERICAN INSURERS, INC., attorney in fact.
Commenced business March 1, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31 of previous year		$57,531.60
INCOME.		
Net premium deposits		$67,823.68
Interest on bonds and dividends on stocks		20.00
Guarantee fund		47,040.87
Total income		$114,884.55
Total footings		$172,416.15
DISBURSEMENTS.		
Net amount paid policy holders for losses		$23,285.73
Expenses of adjustment and settlement of losses		358.00
Expense of administration		16,152.93
Advisory Committee expense		300.00
Legal expense		1,695.63
Insurance department licenses and fees		187.20
All other licenses, fees and taxes		904.97
Unused premium deposits returned to subscribers		3,196.79
Total disbursements		$46,081.25
Balance		$126,334.90
LEDGER ASSETS.		
Book value of bonds and stocks		$1,500.00
Deposited in trust companies and banks not on interest		46,188.74
Deposits in course of collection, representing business written subsequent to October 1, 1918		7,158.93
Deposits in course of collection, representing business written prior to October 1, 1918		2,275.16
Guarantee fund		69,212.07
Ledger assets, as per balance		$126,334.90
NON-LEDGER ASSETS.		
Subrogated claim		1,050.00
Gross assets		$127,384.90
DEDUCT ASSETS NOT ADMITTED.		
Deposits, representing business written prior to October 1, 1918	$2,275.16	
Guarantee fund, other than cash or convertible securities	69,212.07	
Subrogated claim	1,050.00	
Total		72,537.23
Admitted assets		$54,847.67
LIABILITIES.		
Net amount of unpaid losses and claims		$2,147.76
Gross premium deposits (less reinsurance and authorized deductions) upon all unexpired risks, $46,885.84, unearned premium deposits		23,442.92
Administration expense		1,217.54
Total amount of all liabilities		$26,808.22
Surplus over all liabilities		28,039.45
Total liabilities		$54,847.67

RISKS AND DEPOSITS.

	DEPOSITS.
In force December 31st of previous year	$22,171.20
Written or renewed during the year	88,907.89
Total	$111,079.09
Deduct those expired and marked off as terminated	41,867.02
In force at the end of the year	$69,212.07
Deduct amount reinsured and authorized deductions	22,326.23
Net amount in force	$46,885.84

BUSINESS IN THE STATE OF KANSAS DURING 1918.

Gross premium deposits	$8,264.39
Less return deposits, authorized deductions and amount reinsured	3,222.28
Net premium deposits	5,042.11
Net losses paid	376.34

UTILITIES INDEMNITY EXCHANGE,

ST. LOUIS, MO.

LYNTON T. BLOCK, attorney in fact.
Commenced business December 1, 1911.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31 of previous year		$313,960.26
INCOME.		
Net premium deposits		$285,883.22
Interest on mortgage loans	$850.00	
Interest on bonds and dividends on stocks	801.75	
Interest on deposits in trust companies and banks	657.28	
Interest from all other sources	131.30	
Total interest		2,440.33
Total income		$288,323.55
Total footings		$602,283.81
DISBURSEMENTS.		
Net amount paid policy holders for losses		$127,064.54
Expenses of adjustment and settlement of losses		12,108.11
Expense of administration		94,198.73
Advisory Committee expense		1,623.87
Legal expense		1,948.48
State taxes on premium deposits		834.38
Insurance department licenses and fees		2,206.81
All other licenses, fees and taxes		2,141.58
Unused premium deposits returned to subscribers		41,947.53
Special loss reserve returned to attorney in fact		15,100.00
Total disbursements		$299,174.03
Balance		$303,109.78
LEDGER ASSETS.		
Mortgage loans on real estate		$17,000.00
Book value of bonds		40,800.00
Cash in office		10,250.88
Deposited in trust companies and banks on interest		32,401.65
Deposits in course of collection, representing business written subsequent to October 1, 1918		29,550.66
Deposits in course of collection, representing business written prior to October 1, 1918		9,474.13
Bills receivable, taken for deposits		12,545.69
Guarantee fund		150,000.00
Cash on deposit with Employees' Indemnity Corporation		1,086.77
Ledger assets, as per balance		$303,109.78
NON-LEDGER ASSETS.		
Interest due and accrued on bonds, $565.90; on other assets, $117.60		683.50
Premiums on monthly payroll policies earned in 1918, but charged on books in January, 1919		27,486.71
Gross assets		$331,279.99
DEDUCT ASSETS NOT ADMITTED.		
Deposits, representing business written prior to October 1, 1918	$9,474.13	
Bills receivable, past due, taken for deposits	525.27	
Guarantee fund, other than cash or convertible securities	150,000.00	
Total		159,999.40
Admitted assets		$171,280.5

LIABILITIES.

Net amount of unpaid losses and claims	$60,647.93
Gross premium deposits (less reinsurance and authorized deductions) upon all unexpired risks, $84,723.64; unearned premium deposits, $42,361.82; less annual premiums over 90 days old and included in line 26, page 4, $4,006.35	38,355.47
Administration expense	12,471.32
Total amount of all liabilities	$111,474.72
Surplus over all liabilities	59,805.87
Total liabilities	$171,280.59

RISKS AND DEPOSITS.

	DEPOSITS.
In force December 31st of previous year	$219,597.26
Written or renewed during the year	346,533.89
Total	$566,131.15
Deduct those expired and marked off as terminated	218,897.40
Net amount in force	$347,233.75

BUSINESS IN THE STATE OF KANSAS DURING 1918.

Gross premium deposits	$15,913.35
Less return premium deposits, authorized deductions and amount reinsured	768.51
Net premium deposits	15,144.85
Losses paid (deducting salvage)	10,163.57
Net losses incurred	7,736.50

WESTERN RECIPROCAL UNDERWRITERS,

ST. LOUIS, MO.

CAMPBELL-HARVEY UNDERWRITING CO., attorney in fact.
Commenced business March 1, 1908.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31 of previous year		$108,474.41
INCOME.		
Net premium deposits		$248,456.83
Interest on mortgage loans	$81.00	
Interest on bonds and dividends on stocks	1,260.19	
Interest on deposits in trust companies and banks	1,280.56	
Interest from all other sources	18.03	
Total interest		2,634.78
Deposit to surplus		25,000.00
Total income		$276,091.61
Total footings		$384,566.02
DISBURSEMENTS.		
Net amount paid policy holders for losses		$106,280.89
Expenses of adjustment and settlement of losses		1,380.45
Expense of administration		88,689.16
Advisory Committee expense		215.00
Legal expense		4,598.41
State taxes on premium deposits		1,291.04
Insurance department licenses and fees		744.47
All other licenses, fees and taxes		2,305.92
Unused premium deposits returned to subscribers		33,194.47
Collection and exchange		9.00
Commission account reinsurance		317.49
Total disbursements		$239,021.30
Balance		$145,544.72
LEDGER ASSETS.		
Loans secured by pledge of bonds, stocks or other collateral		$5,000.00
Book value of bonds, $63,438.40; stocks, $1,000.00		64,438.40
Deposited in trust companies and banks on interest		55,916.32
Deposits in course of collection, representing business written subsequent to October 1, 1918		12,882.33
Bills receivable, taken for deposits		785.33
Underwriters Salvage Co., New York		6,522.34
Ledger assets, as per balance		$145,544.72
NON-LEDGER ASSETS.		
Interest due and accrued on bonds, $477.97; on collateral loans, $62.50; on other assets, $139.25		679.72
Gross assets		$146,224.44
DEDUCT ASSETS NOT ADMITTED.		
Bonds		852.40
Admitted assets		$145,372.04

LIABILITIES.

Net amount of unpaid losses and claims	$15,379.44
Gross premium deposits (less reinsurance and authorized deductions) upon all unexpired risks, $173,919.78, unearned premium deposits	86,959.89
Campbell-Harvey Underwriting Co	653.66
Total amount of all liabilities	$102,992.99
Surplus over all liabilities	42,379.05
Total liabilities	$145,372.04

RISKS AND DEPOSITS.

	RISKS.	DEPOSITS.
In force December 31st of previous year	$11,771,950.00	$129,285.40
Written or renewed during the year	25,343,450.00	390,114.88
Total	$37,115,400.00	$519,400.28
Deduct those expired and marked off as terminated	19,970,550.00	270,943.45
In force at the end of the year	$17,144,850.00	$248,456.83
Deduct amount reinsured and authorized deductions		74,537.05
Net amount in force	$17,144,850.00	$173,919.78

BUSINESS IN THE STATE OF KANSAS DURING 1918.

Gross risks written	$2,348,400.00
Less risks canceled	541,350.00
Net risks written	1,807,050.00
Gross premium deposits	34,971.53
Less return premium deposits, authorized deductions	15,521.27
Net premium deposits	19,450.26
Net losses paid	14,576.80
Net losses incurred	14,728.96

FIRE INSURANCE COMPANIES.

DECEMBER 31, 1918.

Ætna.
Agricultural.
Alliance.
American Alliance.
American Central.
American Druggists'.
American.
American Eagle.
American National.
Automobile Insurance Company.
Boston Insurance Company.
Central States.
Columbia.
Commercial Union.
Concordia Fire.
Continental.
County Fire.
Detroit Fire and Marine.
Fidelity Phenix.
Fire Association of Philadelphia.
Firemen's.
Franklin.
Girard Fire and Marine.
Hanover.
Imperial Assurance.
Insurance Company of North America.
Insurance Company of Pennsylvania.
Mechanics Insurance Company.
Mechanics and Traders.
Mercantile Insurance Company of America.
Michigan Fire and Marine.
Milwaukee Mechanics.
Minneapolis Fire and Marine.
National.
National Ben Franklin.
National Liberty.
National Union.
New Hampshire Fire.
New York National.
Newark Fire.
Niagara Fire.
North River.
Northwestern National.
Northwestern Fire and Marine.
Orient.
Pennsylvania Fire.
Preferred Risk.
Providence Washington.
Queen Insurance Company of America.
Reliance.
Retailers.
Rhode Island Insurance Company.
Safeguard.
Security.
Springfield Fire and Marine.
Star Insurace Company of America.
Sterling.
St. Paul Fire and Marine.
Twin City Fire.
United States.
Westchester.

FOREIGN.

British American.
Caledonian.
Commercial Union (Ltd).
Eagle Star and British Dominions (Ltd).
General Fire.
Indemnity Mutual Marine (Ltd).
Liverpool & London & Globe.
London Assurance Corporation.
London and Lancashire.
United States Branch North British and Mercantile.
Northern Assurance (Ltd).
Palatine (Ltd).
Patriotic (United States Branch).
Phœnix Assurance (Ltd).
Royal (Ltd.)
Royal Exchange (U. S. Branch).
Sun Insurance Office (U. S. Branch).
Svea (Ltd).
Swiss Reinsurance.
Union Marine (Ltd).
Western Insurance.

ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

WM. B. CLARK, president; E. J. SLOAN, secretary.
Organized June, 1819. Began business in Kansas, 1857.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $5,000,000.00.

Ledger assets December 31, 1917		$30,137,123.75
INCOME.		
Premium income during year	$18,319,355.72	
Income from all other sources	1,195,168.52	
Total income during 1918		19,514,524.24
Total footings		$49,651,647.99
DISBURSEMENTS.		
Net amount paid for losses	$8,807,806.19	
Officers' salaries	106,000.00	
Employees salaries	655,187.09	
Insurance departments	29,904.08	
All other disbursements	7,255,149.00	
Total disbursements, 1918		16,854,046.36
Balance		$32,797,601.63
ASSETS.		
Real estate, unencumbered	$627,207.93	
Cash in office and banks	2,984,056.88	
All other assets (including non-ledger assets)	29,505,345.57	
Gross assets	$33,116,610.38	
Deduct non-admitted assets	1,041,832.23	
Total admitted assets December 31, 1918		$32,074,778.15
LIABILITIES.		
Losses resisted	$91,835.00	
Losses adjusted and not paid, not yet due	478,137.16	
All other liabilities	17,600,773.30	
Total liabilities, except capital	$18,170,745.46	
Capital stock paid up in cash	$5,000,000.00	
Surplus	8,904,032.69	
Surplus as to policyholders	13,904,032.69	
Total liabilities December 31, 1918		$32,074,778.15

GENERAL BUSINESS.

Insurance in force December 31, 1917	$2,364,570,887.00
Risks written during 1918	3,198,460,463.00
Insurance in force December 31, 1918	2,552,256,298.00
Premiums collected, 1918	18,319,355.72
Losses paid, 1918	8,807,806.19
Losses incurred, 1918	9,047,749.23
Losses resisted and unpaid December 31, 1918	91,835.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$30,117,284.00
Net risks written during 1918	24,392,442.00
Insurance in force December 31, 1918	32,947,554.00
Net premiums received	286,580.88
Net losses paid	119,624.04
Net losses incurred	135,595.21
Losses unpaid December 31, 1918	24,552.11

Average rate in Kansas, 1.18%.

AGRICULTURAL INSURANCE COMPANY,

WATERTOWN, N. Y.

W. H. STEVENS, president; P. H. WILLMOTT, secretary.
Organized, 1853. Began business in Kansas, 1886.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31, 1917		$5,736,532.18
INCOME.		
Premium income during year	$3,652,515.73	
Income from all other sources	291,494.51	
Total income during 1918		3,944,010.24
Total footings		$9,680,542.42
DISBURSEMENTS.		
Net amount paid for losses	$1,635,845.16	
Officers' salaries	25,149.89	
Employees' salaries	66,819.12	
Insurance departments	8,128.63	
All other disbursements	1,648,263.50	
Total disbursements, 1918		3,384,206.30
Balance		$6,296,336.12
ASSETS.		
Real estate, unencumbered	$44,705.65	
Mortgages, bonds, etc	5,334,969.72	
Cash in office and banks	545,088.67	
All other assets (including non-ledger assets)	446,560.95	
Gross assets	$6,371,324.99	
Deduct non-admitted assets	202,905.42	
Total admitted assets December 31, 1918		$6,168,419.57
LIABILITIES.		
Losses resisted	$51,134.00	
Losses adjusted and not paid	92,491.12	
All other liabilities	3,593,936.30	
Total liabilities, except capital	$3,737,561.42	
Capital stock paid up in cash	500,000.00	
Surplus	1,930,858.15	
Surplus as to policyholders	2,430,858.15	
Total liabilities December 31, 1918		$6,168,419.57

GENERAL BUSINESS.

Insurance in force December 31, 1917	$636,792,381.00
Risks written during 1918	848,011,792.00
Insurance in force December 31, 1918	703,286,300.00
Premiums collected, 1918	5,298,599.29
Losses paid, 1918	2,340,302.95
Losses incurred, 1918	2,547,323.00
Losses resisted and unpaid December 31, 1918	752,990.12

KANSAS BUSINESS.

Insurance in force December 31, 1917	$4,223,491.00
Net risks written during 1918	2,388,800.00
Insurance in force December 31, 1918	3,946,639.00
Net premiums received	31,773.05
Net losses paid	11,909.86
Net losses incurred	12,053.86
Losses resisted and unpaid December 31, 1918	3,293.94

Average rate in Kansas, 38%.

THE ALLIANCE INSURANCE COMPANY,

PHILADELPHIA, PA.

BENJAMIN RUSH, president; JOHN KREMER, secretary.
Organized, 1904. Began business in Kansas, August 25, 1915.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31, 1917		$3,510,141.87
INCOME.		
Premium income during year	$2,053,665.18	
Income from all other sources	145,940.88	
Total income during 1918		2,199,606.06
Total footings		$5,709,747.93
DISBURSEMENTS.		
Net amount paid for losses	$1,017,578.38	
Officers' salaries	14,083.34	
Employees' salaries	57,102.61	
Insurance departments	33,635.62	
All other disbursements	608,177.69	
Total disbursements, 1918		1,730,577.64
Balance		$3,979,170.29
ASSETS.		
Mortgages, bonds, etc	$3,434,988.59	
Cash in office and banks	248,368.66	
All other assets (including non-ledger assets)	338,641.73	
Gross assets	$4,021,998.98	
Deduct non-admitted assets	190,053.23	
Total admitted assets December 31, 1918		$3,831,945.75
LIABILITIES.		
Losses resisted	$15,188.00	
Losses adjusted and not paid	436,673.56	
All other liabilities	1,313,140.31	
Total liabilities, except capital	$1,765,001.87	
Capital stock paid up in cash	750,000.00	
Surplus	1,316,943.88	
Surplus as to policyholders	2,066,943.88	
Total liabilities December 31, 1918		$3,831,945.75

GENERAL BUSINESS.

Insurance in force December 31, 1917	$243,003,581.00
Risks written during 1918	358,713 008.00
Insurance in force December 31, 1918	304,861,035.00
Premiums collected, 1918	3,292,013.86
Losses paid, 1918	1,017,578.38
Losses incurred, 1918	1,021,654,94
Losses resisted and unpaid December 31, 1918	15,188.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$1,344,107.00
Net risks written during 1918	639,385.00
Insurance in force December 31, 1918	1,983,492.00
Net premiums received	8,145.68
Net losses paid	516.3?
Net losses incurred	2,056.23
Losses resisted and unpaid December 31, 1918	1,539.90

Average rate in Kansas, 1.27%.

AMERICAN ALLIANCE INSURANCE COMPANY,

NEW YORK, N. Y.

CHARLES G. SMITH, president; EDWIN M. CRAGEN, secretary.
Organized, February, 1897. Began business in Kansas, 1898.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$3,123,688.37
INCOME.		
Premium income during year	$1,104,607.37	
Income from all other sources	138,278.24	
Total income during 1918		1,242,885.61
Total footings		$4,366,573.98
DISBURSEMENTS.		
Net amount paid for losses	$422,801.96	
Officers' and employees' salaries	11,896.11	
All other disbursements	566,039.60	
Total disbursements, 1918		1,000,737.67
Balance		$3,365,836.31
ASSETS.		
Mortgages, bonds, etc	$3,131,795.91	
Cash in office and banks	102,805.77	
All other assets (including non-ledger assets)	158,460.63	
Gross assets	$3,393,062.31	
Deduct non-admitted assets	371,854.41	
Total admitted assets December 31, 1918		$3,021,207.90
LIABILITIES.		
Losses adjusted and not paid	$97,232.00	
All other liabilities	879,456.61	
Total liabilities, except capital	$976,688.61	
Capital stock paid up in cash	$1,000,000.00	
Surplus	1,044,519.29	
Surplus as to policyholders	2,044,519.29	
Total liabilities December 31, 1918		$3,021,207.90

GENERAL BUSINESS.

Insurance in force December 31, 1917	$646,535,708.00
Risks written during 1918	606,433,721.00
Insurance in force December 31, 1918; re-insurance of $570,379,094.00 not deducted	765,090,636.00
Premiums collected, 1918	1,104,607.37
Losses paid, 1918	422,801.96
Losses incurred, 1918	411,217.96
Losses resisted and unpaid December 31, 1918	97,232.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$2,096,856.00
Net risks written during 1918	4,395,680.00
Insurance in force December 31, 1918	2,795,808.00
Net premiums received	65,343.65
Net losses paid	23,976.81
Net losses incurred	20,949.81
Losses resisted and unpaid December 31, 1918	16.20

Average rate in Kansas, $1.48.

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

B. G. CHAPMAN, JR., president; HAROLD M. HESS, secretary.
Organized, February, 1853. Began business in Kansas, 1870.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$4,790,207.47
INCOME.		
Premium income during year	$2,174,178.02	
Income from all other sources	161,376.80	
Total income during 1918		2,335,554.82
Total footings		$7,125,762.29
DISBURSEMENTS.		
Net amount paid for losses	$1,199,746.46	
Officers' salaries	16,000.00	
Employees' salaries	93,495.30	
Insurance departments	6,266.36	
All other disbursements	761,365.27	
Total disbursements, 1918		2,076,873.39
Balance		$5,048,888.90
ASSETS.		
Mortgages, bonds, etc	$3,930,678.93	
Cash in office and banks	521,005.84	
All other assets (including non-ledger assets)	685,233.87	
Gross assets	$5,136,918.64	
Deduct non-admitted assets	573,990.45	
Total admitted assets December 31, 1918		$4,562,928.19
LIABILITIES.		
Losses resisted	$36,309.00	
Losses adjusted and not paid	253,258.00	
All other liabilities	2,035,382.41	
Total liabilities, except capital	$2,324,949.41	
Capital stock paid up in cash	$1,000,000.00	
Surplus	1,237,978.78	
Surplus as to policyholders	2,237,978.78	
Total liabilities December 31, 1918		$4,562,928.19

GENERAL BUSINESS.

Insurance in force December 31, 1917	$855,999,498.00
Risks written during 1918	600,739,107.00
Insurance in force December 31, 1918	893,167,785.00
Premiums collected, 1918	2,174,178.02
Losses paid, 1918	1,173,752.49
Losses incurred, 1918	1,183,711.54
Losses resisted and unpaid December 31, 1918	36,309.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$11,516,342.00
Net risks written during 1918	6,691,376.00
Insurance in force December 31, 1918	11,796,976.00
Net premiums received	72,413.12
Net losses paid	30,906.39
Net losses incurred	31,429.15

Average rate in Kansas, 1.04.

THE AMERICAN DRUGGISTS' FIRE INSURANCE COMPANY,

CINCINNATI, OHIO.

CHAS. H. AVERY, president; **FRANK H. FREERICKS, secretary.**
Organized, January, 1907. **Began business in Kansas, March, 1907.**

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Ledger assets December 31, 1917		$513,312.91
INCOME.		
Premium income during year	$190,787.64	
Income from all other sources	21,337.11	
Total income during 1918		212,124.75
Total footings		$725,437.66
DISBURSEMENTS.		
Net amount paid for losses	$60,881.73	
Officers' salaries	9,775.06	
Employees' salaries	6,811.00	
Insurance departments	7,904.16	
All other disbursements	80,569.08	
Total disbursements, 1918		165,941.03
Balance		$559,496.63
ASSETS.		
Real estate, unencumbered	$46,785.46	
Cash in office and banks	19,303.44	
All other assets (including non-ledger assets)	499,171.72	
Gross assets	$565,260.62	
Deduct non-admitted assets	7,919.23	
Total admitted assets December 31, 1918		$557,341.39
LIABILITIES.		
Losses adjusted and not paid	4,840.32	
All other liabilities	115,550.82	
Total liabilities, except capital	$120,391.14	
Capital stock paid up in cash $200,000.00		
Surplus 236,950.25		
Surplus as to policyholders	436,950.25	
Total liabilities December 31, 1918		$557,341.39

GENERAL BUSINESS.

Insurance in force December 31, 1917	$21,368,254.00
Risks written during 1918	23,778,794.00
Insurance in force December 31, 1918	23,958,299.00
Premiums collected, 1918	190,787.64
Losses paid, 1918	60,881.73
Losses incurred, 1918	56,703.51

KANSAS BUSINESS.

Insurance in force December 31, 1917	$85,550.00
Net risks written during 1918	99,100.00
Insurance in force December 31, 1918	106,100.00
Net premiums received	1,285.20
Net losses paid	31.81
Net losses incurred	31.81

Average rate in Kansas, 1.269.

THE AMERICAN INSURANCE COMPANY,

NEWARK, N. J.

C. W. BAILEY, president. FREDERICK HOADLEY, secretary.
Organized, February 20, 1846. Began business in Kansas, 1881.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $2,000,000.00.

Ledger assets December 31, 1917		$12,553,139.31

INCOME.

Premium income during year	$6,676,876.91	
Income from all other sources	973,924.51	
Total income during 1918		7,650,801.42
Total footings		$20,203,940.73

DISBURSEMENTS.

Net amount paid for losses	$2,842,738.23	
Officers' and employees' salaries	455,783.19	
Insurance departments	175,664.66	
All other disbursements	2,442,886.00	
Total disbursements, 1918		5,917,072.08
Balance		$14,286,868.65

ASSETS.

Real estate, unencumbered	$472,500.00	
Mortgages, bonds, etc	11,667,232.49	
Cash in office and banks	825,054.33	
All other assets (including non-ledger assets)	1,449,026.09	
Gross assets	$14,413,812.91	
Deduct non-admitted assets	790,069.34	
Total admitted assets December 31, 1918		$13,623,743.57

LIABILITIES.

Losses resisted		$38,807.75	
Losses adjusted and not paid		704,220.94	
All other liabilities		8,180,202.73	
Total liabilities, except capital		$8,923,231.42	
Capital stock paid up in cash	$2,000,000.00		
Surplus	2,700,512.15		
Surplus as to policyholders		4,700,512.15	
Total liabilities December 31, 1918			$13,623,743.57

GENERAL BUSINESS.

Insurance in force December 31, 1917	$1,178,138,371.00
Risks written during 1918	954,931,860.00
Insurance December 31, 1918	1,276,899 317.00
Premiums collected, 1918	6,676,876.91
Losses paid, 1918	2,842,738.23
Losses incurred, 1918	3,013,203.28
Losses resisted and unpaid December 31, 1918	743,028.69

KANSAS BUSINESS.

Insurance in force December 31, 1917	$39,453,091.00
Net risks written during 1918	18,567,180.00
Insurance in force December 31, 1918	41,955,903.00
Net premiums received	196,192.11
Net losses paid	80,481.12
Net losses incurred	86,034.33
Losses resisted and unpaid December 31, 1918	2,090.00

Average rate in Kansas, .0106.

AMERICAN EAGLE FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

HENRY EVANS, president; ERNEST STURM, secretary.
Organized, August, 1915. Began business in Kansas, October 5, 1915.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$2,706,558.51
INCOME.		
Premium income during year	$1,507,242.89	
Income from all other sources	1,290,773.00	
Total income during 1918		2,798,015.89
Total footings		$5,504,574.40
DISBURSEMENTS.		
Net amount paid for losses	$411,672.65	
Officers' and employees' salaries	47,096.08	
Insurance departments	20,124.44	
All other disbursements	1,910,034.75	
Total disbursements, 1918		2,388,927.92
Balance		$3,115,646.48
ASSETS.		
Mortgages, bonds, etc	$2,203,650.00	
Cash in office and banks	286,642.71	
All other assets (including non-ledger assets)	652,289.27	
Gross assets	$3,142,581.98	
Deduct non-admitted assets	7,779.62	
Total admitted assets December 31, 1918		$3,134,802.36
LIABILITIES.		
Losses resisted	$469.00	
All other liabilities	1,233,761.19	
Total liabilities, except capital	$1,234,230.19	
Capital stock paid up in cash	$1,000,000.00	
Surplus	900,572.17	
Surplus as to policyholders	1,900,572.17	
Total liabilities December 31, 1918		$3,134,802.36

GENERAL BUSINESS.

Insurance in force December 31, 1917	$445,083,677.00
Risks written during 1918	562,605,165.00
Insurance in force December 31, 1918	162,898,515.00
Premiums collected, 1918	1,507,242.89
Losses paid, 1918	411,672.65
Losses incurred, 1918	584,616.85
Losses resisted and unpaid December 31, 1918	469.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$860,952.00
Net risks written during 1918	1,443,803.00
Insurance in force December 31, 1918	1,574,392.00
Net Premiums received	17,420.13
Net losses paid	2,833.02
Net losses incurred	2,365.54
Losses resisted and unpaid December 31, 1918	1,489.91

Average rate in Kansas, 1.21.

AMERICAN NATIONAL FIRE INSURANCE COMPANY.

COLUMBUS, OHIO.

JOHN W. ZUBER, president; JOHN A. DODD, secretary.
Organized, 1914. Began business in Kansas, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $350,000.00.

Ledger assets December 31, 1917		$606,107.01
INCOME.		
Premium income during year	$118,823.53	
Income from all other sources	31,672.50	
Total income during 1918		150,496.03
Total footings		$756,603.04
DISBURSEMENTS.		
Net amount paid for losses	$37,361.38	
Officers' and employees' salaries	17,456.51	
All other disbursements	51,849.23	
Total disbursements, 1918		106,667.12
Balance		$649,935.92
ASSETS.		
Mortgages, bonds, etc	621,301.71	
Cash in office and banks	9,240.35	
All other assets (including non-ledger assets)	25,225.85	
Gross assets	655,767.91	
Deduct non-admitted assets	5,155.71	
Total admitted assets December 31, 1918		$650,612.20
LIABILITIES.		
Losses resisted	$500.00	
Losses adjusted and not paid	28,665.22	
All other liabilities	56,883.61	
Total liabilities, except capital	$86,048.83	
Capital stock paid up in cash $350,000.00		
Surplus	214,563.37	
Surplus as to policyholders	564,563.37	
Total liabilities December 31, 1918		$650,612.20
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$4,895,311.00
Risks written during 1918		10,829,008.00
Insurance in force December 31, 1918		10,694,564.00
Premiums collected, 1918		113,714.67
Losses paid, 1918		37,361.38
Losses incurred, 1918		52,324.29
Losses resisted and unpaid December 31, 1918		500.00
KANSAS BUSINESS.		
Insurance in force December 31, 1917		$164,490.00
Net risks written during 1918		856,930.00
Insurance in force December 31, 1918		1,000,388.00
Net premiums received		8,907.61
Net losses paid		685.40
Net losses incurred		521.40

Average rate in Kansas, $0.93.

THE AUTOMOBILE INSURANCE COMPANY,

HARTFORD, CONN.

M. G. BULKELEY, president; J. C. BARDEN, secretary.
Organized, June 13, 1907. Began business in Kansas, April, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $2,000,000.00.

Ledger assets December 31, 1917		$7,143,915.82
INCOME.		
Premium income during year	$7,834,171.40	
Income from all other sources	312,729.30	
Total income during 1918		8,146,900.70
Total footings		$15,290,816.52
DISBURSEMENTS.		
Net amount paid for losses	$3,271,568.87	
Officers' and employees' salaries	290,869.01	
Insurance departments	327,153.31	
All other disbursements	2,274,603.69	
Total disbursements, 1918		6,164,194.88
Balance		$9,126,621.64
ASSETS.		
Mortgages, bonds, etc	$5,779,379.14	
Cash in office and banks	2,054,101.46	
All other assets (including non-ledger assets)	1,427,272.36	
Gross assets	$9,260,752.96	
Deduct non-admitted assets	44,552.23	
Total admitted assets December 31, 1918		$9,216,200.73
LIABILITIES.		
Losses resisted	$21,400.00	
Losses adjusted and not paid	1,551,024.27	
All other liabilities	3,809,909.73	
Total liabilities, except capital	$5,382,334.00	
Capital stock paid up in cash	$2,000,000.00	
Surplus	1,833,866.73	
Surplus as to policyholders	3,833,866.73	
Total liabilities December 31, 1918		$9,216,200.73

GENERAL BUSINESS.

Insurance in force December 31, 1917	$340,573,348.00
Risks written during 1918	1,806,701,817.00
Insurance in force December 31, 1918	597,851,330.00
Premiums collected, 1918	7,834,171.40
Losses paid, 1918	3,271,568.87
Losses incurred, 1918	4,101,701.27
Losses resisted and unpaid December 31, 1918	1,572,424.27

KANSAS BUSINESS.

Insurance in force December 31, 1917	$4,056,459.00
Net risks written during 1918	855,001.00
Insurance in force December 31, 1918	1,442,340.00
Net premiums received	32,600.26
Net losses paid	25,017.48
Net losses incurred	33,829.39
Losses resisted and unpaid December 31, 1918	8,745.79

Average rate in Kansas, 1.66.

BOSTON INSURANCE COMPANY,

BOSTON, MASS.

WM. R. HEDGE, president; FREEMAN NICKERSON, secretary.
Organized, December 23, 1873.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$9,477,490.75
INCOME.		
Premium income during year	$7,565,251.44	
Income from all other sources	415,527.11	
Total income during 1918		7,980,778.55
Total footings		$17,458,269.30
DISBURSEMENTS.		
Net amount paid for losses	$3,552,760.06	
Officers' and employees' salaries	402,690.79	
Insurance departments	14,136.00	
All other disbursements	2,481,058.46	
Total disbursements, 1918		6,450,645.31
Balance		$11,007,623.99
ASSETS.		
Real estate, unencumbered	$506,558.30	
Mortgages, bonds, etc	8,361,816.35	
Cash in office and banks	736,766.93	
All other assets (including non-ledger assets)	1,595,537.81	
Gross assets	11,200,679.39	
Deduct non-admitted assets	153,032.75	
Total admitted assets December 31, 1918		$11,047,646.64
LIABILITIES.		
Losses resisted	$55,971.17	
Losses adjusted and not paid	96,645.02	
All other liabilities	6,670,892.57	
Total liabilities, except capital	$6,823,508.76	
Capital stock paid up in cash	$1,000,000.00	
Surplus	3,224,137.28	
Surplus as to policyholders	4,224,137.88	
Total liabilities December 31, 1918		$11,047,646.64

GENERAL BUSINESS.

Insurance in force December 31, 1917	$795,399,802.00
Risks written during 1918	1,240,595,666.00
Insurance in force December 31, 1918	789,620,163.00
Premiums collected, 1918	5,957,648.19
Losses paid, 1918	3,552,760.06
Losses incurred, 1918	1,791,947.86
Losses resisted and unpaid December 31, 1918	55,971.17

KANSAS BUSINESS.

Insurance in force December 31, 1917	$2,853,560.00
Net risks written during 1918	5,843,629.00
Insurance in force December 31, 1918	6,321,425.00
Net premiums received	48,257.29
Net losses paid	10,586.61
Net losses incurred	12,559.61

Average rate in Kansas, 0.825.

THE CENTRAL STATES FIRE INSURANCE COMPANY,

WICHITA, KAN.

HENRY C. WHALEN, president; A. S. BUZZI, secretary.
Organized, February 2, 1915. Began business in Kansas, May 1, 1916.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $151,550.00.

Ledger assets December 31, 1917		$330,475.94
INCOME.		
Premium income during year	$93,315.28	
Income from all other sources	25,120.30	
Total income during 1918		118,435.58
Total footings		$448,911.52
DISBURSEMENTS.		
Net amount paid for losses	$31,709.86	
Officers' salaries	11,475.00	
Employees' salaries	3,617.54	
Insurance departments	1,176.18	
All other disbursements	34,805.69	
Total disbursements, 1918		82,784.27
Balance		$366,127.25
ASSETS.		
Mortgages, bonds, etc	$126,136.00	
Cash in office and banks	46,190.69	
All other assets (including non-ledger assets)	189,594.05	
Gross assets	$361,920.74	
Deduct non-admitted assets	73,661.14	
Total admitted assets December 31, 1918		$288,259.60
LIABILITIES.		
Losses adjusted and not paid	$4,007.98	
All other liabilities	46,412.64	
Total liabilities, except capital	$50,420.62	
Capital stock paid up in cash	$151,550.00	
Surplus	86,288.98	
Surplus as to policyholders	$237,838.98	
Total liabilities December 31, 1918		$288,259.60

GENERAL BUSINESS.

Insurance in force December 31, 1917	$6,751,693.00
Risks written during 1918	5,222,778.68
Insurance in force December 31, 1918	16,139,731.00
Premiums collected, 1918	231,433.61
Losses paid, 1918	31,709.86
Losses incurred, 1918	33,386.78
Losses resisted and unpaid December 31, 1918	4,007.98

KANSAS BUSINESS.

Insurance in force December 31, 1917	$6,751,693.00
Net risks written during 1918	5,222,778.68
Insurance in force December 31, 1918	16,139,731.00
Net premiums received	231,433.61
Net losses paid	31,709.86
Net losses incurred	33,386.78
Losses resisted and unpaid December 31, 1918	4,007.98

COLUMBIA INSURANCE COMPANY,

JERSEY CITY, N. J.

GEORGE F. CRANE, president; F. H. CANTY, secretary.
Organized, 1901.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $400,000.00.

Ledger assets December 31, 1917		$1,408,617.56
INCOME.		
Premium income during year	$573,579.90	
Income from all other sources	54,344.98	
Total income during 1918		627,924.88
Total footings		$2,036,542.44
DISBURSEMENTS.		
Net amount paid for losses	$241,511.56	
Officers' and employees' salaries	16,734.27	
Insurance departments	219.14	
All other disbursements	154,203.60	
Total disbursements, 1918		412,668.57
Balance		$1,623,873.87
ASSETS.		
Mortgages, bonds, etc	$1,395,930.72	
Cash in office and banks	59,107.94	
All other assets (including non-ledger assets)	186,463.52	
Gross assets	$1,641,502.18	
Deduct non-admitted assets	182,403.03	
Total admitted assets December 31, 1918		$1,459,099.15
LIABILITIES.		
Losses adjusted and not paid	$54,952.36	
All other liabilities	255,660.94	
Total liabilities, except capital	$310,613.30	
Capital stock paid up in cash	$400,000.00	
Surplus	748,485.85	
Surplus as to policyholders	1,148,485.85	
Total liabilities December 31, 1918		$1,459,099.15
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$31,470,378.00
Risks written during 1918		78,488,177.00
Insurance in force December 31, 1918		34,969,674.00
Premiums collected, 1918		573,579.90
Losses paid, 1918		241,511.56
Losses incurred, 1918		252,368.15
Losses resisted and unpaid December 31, 1918		54,952.36
KANSAS BUSINESS.		
Net risks written during 1918		$241,105.00
Insurance in force December 31, 1918		45,850.00
Net premiums received		3,997.98
Net losses paid		289.14
Net losses incurred		289.14

COMMERCIAL UNION FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

A. H. WRAY, president; C. J. HOLMAN, secretary.
Organized, April 1, 1891. Began business in Kansas, March 1, 1909.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Ledger assets December 31, 1917		$1,520,358.28
INCOME.		
Premium income during year	$1,019,893.97	
Income from all other sources	53,611.31	
Total income during 1918		1,073,505.28
Total footings		$2,593,863.56
DISBURSEMENTS.		
Net amount paid for losses	$456,457.53	
Officers' salaries	44,914.68	
Employees' salaries	20,895.03	
Insurance departments	50,861.22	
All other disbursements	307,193.07	
Total disbursements, 1918		880,321.53
Balance		$1,713,542.03
ASSETS.		
Mortgages, bonds, etc	$1,275,293.89	
Cash in office and banks	210,405.87	
All other assets (including non-ledger assets)	237,767.27	
Gross assets	$1,723,467.03	
Deduct non-admitted assets	115,888.09	
Total admitted assets December 31, 1918		$1,607,578.94
LIABILITIES.		
Losses resisted	$4,840.00	
Losses adjusted and not paid	18,610.00	
All other liabilities	1,000,731.00	
Total liabilities, except capital	$1,024,181.38	
Capital stock paid up in cash	$200,000.00	
Surplus	383,397.56	
Surplus as to policyholders	583,397.56	
Total liabilities December 31, 1918		$1,607,578.94
GENERAL BUSINESS.		
Risks written during 1918		$1,019,893.97
Losses paid, 1918		456,457.53
Losses resisted and unpaid December 31, 1918		4,840.00
KANSAS BUSINESS.		
Insurance in force December 31, 1917		$2,643,250.00
Net risks written during 1918		1,936,175.00
Insurance in force December 31, 1918		2,523,960.00
Net premiums received		19,816.25
Net losses paid		6,210.94
Net losses incurred		8,475.94
Losses resisted and unpaid December 31, 1918		2,200.00

Average rate in Kansas, 1.02.

CONCORDIA FIRE INSURANCE COMPANY,

MILWAUKEE, WIS.

GUSTAV WOLLAEGER, JR., president; FRANK DAMKOEHLER, secretary.
Organized, March 7, 1870. Began business in Kansas, 1885.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $750,000.00.

Ledger assets December 31, 1917		$3,080,793.45
INCOME.		
Premium income during year	$2,062,663.11	
Income from all other sources	171,921.86	
Total income during 1918		2,234,584.97
Total footings		$5,315,378.42
DISBURSEMENTS.		
Net amount paid for losses	$859,998.26	
All other disbursements	1,100,553.92	
Total disbursements, 1918		1,960,552.18
Balance		$3,354,826.24
ASSETS.		
Mortgages, bonds, etc	$2,864,842.00	
Cash in office and banks	156,690.57	
All other assets (including non-ledger assets)	385,291.96	
Gross assets	$3,406,824.53	
Deduct non-admitted assets	1,981.45	
Total admitted assets December 31, 1918		$3,404,843.08
LIABILITIES.		
Losses resisted	$11,458.74	
Losses adjusted and not paid	81,125.89	
All other liabilities	2,058,890.81	
Total liabilities, except capital	$2,151,475.44	
Capital stock paid up in cash	$750,000.00	
Surplus	503,367.64	
Surplus as to policyholders	1,253,367.64	
Total liabilities December 31, 1918		$3,404,843.08

GENERAL BUSINESS.

Insurance in force December 31, 1917	$316,446,330.00
Risks written during 1918	177,760,879.00
Insurance in force December 31, 1918	349,344,319.00
Premiums collected, 1918	2,062,663.11
Losses paid, 1918	859,998.26
Losses incurred, 1918	857,071.65
Losses resisted and unpaid December 31, 1918	181,561.55

KANSAS BUSINESS.

Insurance in force December 31, 1917	$5,701,139.00
Net risks written during 1918	3,174,285.00
Insurance in force December 31, 1918	6,627,019.00
Net premiums received	36,278.44
Net losses paid	12,626.78
Net losses incurred	12,086.83
Losses resisted and unpaid December 31, 1918	3,006.43

Average rate in Kansas, 1.14.

THE CONTINENTAL INSURANCE COMPANY,

NEW YORK, N. Y.

HENRY EVANS, president; ERNEST STURM, secretary.
Organized, January, 1853. Began business in Kansas, 1871.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $10,000.000.00.

Ledger assets December 31, 1917		$32,415,761.28
INCOME.		
Premium income during year	$13,853,412.00	
Income from all other sources	3,863,129.06	
Total income during 1918		17,536,541.06
Total footings		$49,952,302.34
DISBURSEMENTS.		
Net amount paid for losses	$5,737,098.27	
Officers' and employees' salaries	634,238.19	
Insurance departments	334,709.54	
All other disbursements	6,920,317.94	
Total disbursements, 1918		13,626,363.94
Balance		$36,325,938.40
ASSETS.		
Real estate, unencumbered	$725,000.00	
Mortgages, bonds, etc	2,700.00	
Cash in office and banks	3,066,378.76	
All other assets (including non-ledger assets)	32,875,430.02	
Gross assets	$36,669,508.78	
Deduct non-admitted assets	211,321.39	
Total admitted assets December 31, 1918		$36,458,187.39
LIABILITIES.		
Losses resisted	$42,098.00	
Losses adjusted and not paid	1,201,404.58	
All other liabilities	15,041,869.31	
Total liabilities, except capital	$16,285,371.89	
Capital stock paid up in cash	$10,000,000.00	
Surplus	10,172,815.50	
Surplus as to policyholders	20,172,815.50	
Total liabilities December 31, 1918		$36,458,187.39

GENERAL BUSINESS.

Insurance in force December 31, 1917	$2,562,820,331.00
Risks written during 1918	2,325,268,548.00
Insurance in force December 31, 1918	2,530,162,553.00
Premium collected, 1918	11,392,830.36
Losses paid, 1918	5,737,098.27
Losses incurred, 1918	6,015,893.88
Losses resisted and unpaid December 31, 1918	42,098.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$62,167,730.00
Net risks written during 1918	23,372,217.00
Insurance in force December 31, 1918	61,656,383.00
Net premiums received	290,669.62
Net losses paid	167,977.89
Net losses incurred	163,890.48
Losses resisted and unpaid December 31, 1918	11,552.89

Average rate in Kansas, 1.24.

COUNTY FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

CHAS. R. PECK, president; FRANK E. MARTIN, secretary.
Organized, 1832.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $400,000.00.

Ledger assets December 31, 1917		$903,969.11
INCOME.		
Premium income during year	$331,156.40	
Income from all other sources	44,110.91	
Total income during 1918		375,267.31
Total footings		$1,279,236.42
DISBURSEMENTS.		
Net amount paid for losses	$158,142.37	
Employees' salaries	10,183.42	
Insurance departments	23,812.00	
All other disbursements	114,887.07	
Total disbursements, 1918		307,024.86
Balance		$972,211.56
ASSETS.		
Real estate, unencumbered	$48,946.06	
Mortgages, bonds, etc	827,363.93	
Cash in office and banks	18,753.92	
All other assets (including non-ledger assets)	196,507.47	
Gross assets	$1,091,571.38	
Deduct non-admitted assets	6,567.95	
Total admitted assets December 31, 1918		$1,085,003.43
LIABILITIES.		
Losses resisted	$4,350.00	
Losses adjusted and not paid	47,963.45	
All other liabilities	432,203.68	
Total liabilities, except capital	$484,517.13	
Capital stock paid up in cash	$400,000.00	
Surplus	200,486.30	
Surplus as to policyholders	600,486.30	
Total liabilities December 31, 1918		$1,085,003.43

GENERAL BUSINESS.

Insurance in force December 31, 1917	$122,663,333.00
Risks written during 1918	102,788,909.00
Insurance in force December 31, 1918	142,345,211.00
Premiums collected, 1918	331,156.40
Losses paid, 1918	158,142.37
Losses incurred, 1918	171,591.88
Losses resisted and unpaid December 31, 1918	4,350.00

KANSAS BUSINESS.

Net risks written during 1918	$528,826.00
Insurance in force December 31, 1918	944,150.00
Net premiums received	6,189.88
Net losses paid	889.32
Net losses incurred	989.16

DETROIT FIRE AND MARINE INSURANCE COMPANY,

DETROIT, MICH.

E. H. BUTLER, president. CHAS. A. REEKIE, secretary.
Organized, February 1, 1866. Began business in Kansas, 1911.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000.00.

Ledger assets December 31, 1917		$2,680,360.13
INCOME.		
Premium income during year	$1,102,071.18	
Income from all other sources	121,314.84	
Total income during 1918		1,223,386.02
Total footings		$3,903,746.15
DISBURSEMENTS.		
Net amount paid for losses	$567,836.85	
Officers' salaries	22,024.42	
Employees' salaries	35,012.21	
Insurance departments	3,711.24	
All other disbursements	467,488.33	
Total disbursements, 1918		1,096,073.05
Balance		$2,807,673.10
ASSETS.		
Real estate, unencumbered	$150,063.25	
Mortgages, bonds, etc	2,265,671.03	
Cash in office and banks	167,687.39	
All other assets (including non-ledger assets)	254,156.40	
Gross assets	2,837,578.07	
Deduct non-admitted assets	23,540.18	
Total admitted assets December 31, 1918		$2,814,037.89
LIABILITIES.		
Losses resisted	$4,513.00	
Losses adjusted and not paid	100,608.55	
All other liabilities	1,044,459.49	
Total liabilities, except capital	$1,149,581.04	
Capital stock paid up in cash $500,000.00		
Surplus 1,164,456.85		
Surplus as to policyholders	1,664,456.85	
Total liabilities December 31, 1918		$2,814,037.89

GENERAL BUSINESS.

Insurance in force December 31, 1917	$175,352,436.00
Risks written during 1918	154,174,962.00
Insurance in force December 31, 1918	183,007,555.00
Premiums collected, 1918	1,088,172.09
Losses paid, 1918	567,836.85
Losses incurred, 1918	573,381.33
Losses resisted and unpaid December 31, 1918	4,513.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$437,042.00
Net risks written during 1918	396,852.00
Insurance in force December 31, 1918	632,910.00
Net premiums received	4,370.81
Net losses paid	1,298.95
Net losses incurred	1,659.35

Average rate in Kansas, 1.053.

FIDELITY-PHENIX FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

HENRY EVANS, president; ERNEST STURM, secretary.
Organized, March 1, 1910. Began business in Kansas, March 1, 1910.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $2,500,000.00.

Ledger assets December 31, 1917		$18,997,137.28
INCOME.		
Premium income during year	$12,194,217.62	
Income from all other sources	1,865,507.22	
Total income during 1918		14,059,724.84
Total footings		$33,056,862.12
DISBURSEMENTS.		
Net amount paid for losses	$4,951,213.02	
Officers' salaries	108,255.02	
Employees' salaries	629,408.45	
Insurance departments, licenses and fees	41,778.56	
All other disbursements	4,910,170.30	
Total disbursements, 1918		10,640,825.35
Balance		$22,416,036.77
ASSETS.		
Real estate, unencumbered	$412,500.00	
Mortgages, bonds, etc	17,110,332.00	
Cash in office and banks	2,654,184.84	
All other assets (including non-ledger assets)	2,426,688.63	
Gross assets	$22,603,705.47	
Deduct non-admitted assets	299,491.45	
Total admitted assets December 31, 1918		$22,304,214.02
LIABILITIES.		
Losses resisted	$76,333.00	
Losses in process of adjustment and not paid	1,065,808.57	
All other liabilities	12,629,387.27	
Total liabilities, except capital	$13,771,528.84	
Capital stock paid up in cash	$2,500,000.00	
Surplus	6,032,685.18	
Surplus as to policyholders	8,532,685.18	
Total liabilities December 31, 1918		$22,304,214.02

GENERAL BUSINESS.

Insurance in force December 31, 1917	$1,823,001,228.00
Risks written during 1918	1,831,404,698.00
Insurance in force December 31, 1918	2,071,624,778.00
Premiums written 1918	12,194,217.62
Losses paid, 1918	4,951,213.02
Losses incurred, 1918	5,278,845.11
Losses resisted and unpaid December 31, 1918	76,333.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$24,782,640.00
Net risks written during 1918	23,714,948.00
Insurance in force December 31, 1918	34,594,291.00
Net premiums received	275,513.90
Net losses paid	62,435.04
Net losses incurred	66,037.27

Average rate in Kansas, 1.16.

FIRE ASSOCIATION OF PHILADELPHIA,

PHILADELPHIA, PA.

E. C. IRVIN, president; M. G. GARRIGUES, secretary.
Organized, March 27, 1820. Began business in Kansas, 1873.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$12,377,665.72
INCOME.		
Premium income during year	$7,602,656.15	
Income from all other sources	579,959.06	
Total income during 1918		8,182,615.21
Total footings		$20,560,280.93
DISBURSEMENTS.		
Net amount paid for losses	$3,392,373.29	
Officers' and employees' salaries	418,750.61	
Insurance departments	24,964.82	
All other disbursements	2,882,124.38	
Total disbursements, 1918		6,718,213.10
Balance		$13,842,067.83
ASSETS.		
Real estate, unencumbered	$671,860.44	
Mortgages, bonds, etc	10,631,144.86	
Cash in office and banks	1,152,448.59	
All other assets (including non-ledger assets)	1,595,307.08	
Gross assets	$14,050,760.97	
Deduct non-admitted assets	569,179.95	
Total admitted assets December 31, 1918		$13,481,581.02
LIABILITIES.		
Losses resisted	$807,422.75	
Losses adjusted and not paid	144,959.49	
All other liabilities	7,929,575.54	
Total liabilities, except capital	$8,881,957.78	
Capital stock paid up in cash	$1,000,000.00	
Surplus	3,599,623.24	
Surplus as to policyholders	4,599,623.24	
Total liabilities December 31, 1918		$13,481,581.02

GENERAL BUSINESS.

Insurance in force December 31, 1917	$1,210,780,618.00
Risks written during 1918	1,185,079,013.00
Insurance in force December 31, 1918	1,249,240,562.00
Premiums collected, 1918	7,602,656.15
Losses paid, 1918	3,392,373.29
Losses incurred, 1918	3,560,268.50
Losses resisted and unpaid December 31, 1918	952,382.24

KANSAS BUSINESS.

Insurance in force December 31, 1917	$10,699,651.00
Net risks written during 1918	5,464,019.00
Insurance in force December 31, 1918	16,163,670.00
Net premiums received	77,508.27
Net losses paid	27,355.44
Net losses incurred	24,645.49
Losses resisted and unpaid December 31, 1918	5,667.02

Average rate in Kansas, 1.418.

FIREMEN'S INSURANCE COMPANY,

NEWARK, N. J.

DANIEL H. DUNHAM, president; A. H. HASSINGER, secretary.
Organized December 3, 1855. Began business in Kansas, 1904.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,250,000.00.

Ledger assets December 31, 1917		$5,873,154.81
INCOME.		
Premium income during year	$4,655,567.79	
Income from all other sources	436,818.47	
Total income during 1918		5,092,386.26
Total footings		$10,965,541.07
DISBURSEMENTS.		
Net amount paid for losses	$1,981,908.75	
Officers', employees' and directors' salaries	191,908.08	
Insurance departments	127,149.60	
All other disbursements	1,873,737.64	
Total disbursements, 1918		4,174,704.07
Balance		$6,790,837.00
ASSETS.		
Real estate, unencumbered	$1,079,577.65	
Mortgages, bonds, etc	4,716,146.66	
Cash in office and banks	220,722.49	
All other assets (including non-ledger assets)	2,550,236.38	
Gross assets	$8,566,683.18	
Deduct non-admitted assets	35,703.62	
Total admitted assets December 31, 1918		$8,530,979.56
LIABILITIES.		
Losses resisted	$92,200.15	
Losses adjusted and not paid	138,204.02	
All other liabilities	4,804,431.32	
Total liabilities, except capital	$5,034,835.49	
Capital stock paid up in cash $1,250,000.00		
Surplus 2,246,144.07		
Surplus as to policyholders	3,496,144.07	
Total liabilities December 31, 1918		$8,530,979.56
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$750,213,498.00
Risks written during 1918		658,446,373.00
Insurance in force December 31, 1918		768,436,349.00
Premiums collected, 1918		4,655,567.79
Losses paid, 1918		1,981,908.75
Losses incurred, 1918		2,236,915.98
Losses resisted and unpaid December 31, 1918		773,958.48
KANSAS BUSINESS.		
Net risks written during 1918		$6,885,691.00
Insurance in force December 31, 1918		13,361,950.00
Net premiums received		70,123.82
Net losses paid		29,817.70
Net losses incurred		38,856.38
Losses resisted and unpaid December 31 1918		19,799.00

Average rate in Kansas, 1.0183.

FRANKLIN FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

ELDRIDGE G. SNOW, president; CHARLES L. TYNER, secretary.
Organized April 22, 1829.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000.00.

Ledger assets December 31, 1917		$2,932,835.68
INCOME.		
Premium income during year	$1,604,394.14	
Income from all other sources	398,922.60	
Total income during 1918		2,003,316.74
Total footings		$4,936,152.42
DISBURSEMENTS.		
Net amount paid for losses	$548,797.35	
Officers' and employees' salaries	43,282.71	
Insurance departments	41.00	
All other disbursements	556,216.34	
Total disbursements, 1918		1,148,337.40
Balance		$3,787,815.02
ASSETS.		
Real estate, unencumbered	$150,495.11	
Cash in office and banks	267,579.13	
All other assets (including non-ledger assets)	3,405,665.63	
Gross assets	$3,823,739.87	
Deduct non-admitted assets	51,325.72	
Total admitted assets December 31, 1918		$3,772,414.15
LIABILITIES.		
Losses resisted	$27,560.00	
Losses adjusted and not paid	101,935.00	
All other liabilities	2,460,706.74	
Total liabilities, except capital	$2,590,201.74	
Capital stock paid up in cash	$500,000.00	
Surplus	682,212.41	
Surplus as to policyholders	1,182,212.41	
Total liabilities December 31, 1918		$3,772,414.15

GENERAL BUSINESS.

Insurance in force December 31, 1917	$493,602,672.00
Risks written during 1918	696,591,339.00
Insurance in force December 31, 1918	673,621,862.00
Premiums collected, 1918	6,907,390.52
Losses paid, 1918	780,513.00
Losses incurred, 1918	656,837.35
Losses resisted and unpaid December 31, 1918	27,560.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$2,725,444.00
Net risks written during 1918	3,128,163.00
Insurance in force December 31, 1918	2,937,462.00
Net premiums received	39,159.68
Net losses paid	8,067.11
Net losses incurred	7,946.82

Average rate in Kansas, 1.24.

GIRARD FIRE AND MARINE INSURANCE COMPANY,

PHILADELPHIA, PA.

HENRY M. GRATZ, president; DAVIS G. VAUGHAN, secretary.
Organized, March 26, 1853. Began business in Kansas May 10, 1916.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000.00.

Ledger assets December 31, 1917			$2,590,304.99
INCOME.			
Premium income during year		$1,379,794.37	
Income from all other sources		165,440.77	
Total income during 1918			1,545,235.14
Total footings			$4,135,540.13
DISBURSEMENTS.			
Net amount paid for losses		$453,070.78	
Officers', employees' and directors' salaries		77,643.54	
Insurance departments		46,277.87	
All other disbursements		726,926.64	
Total disbursements, 1918			1,303,918.83
Balance			$2,831,621.30
ASSETS.			
Real estate, unencumbered		$68,500.00	
Mortgages, bonds, etc		2,387,550.00	
Cash in office and banks		150,252.56	
All other assets (including non-ledger assets)		285,766.88	
Gross assets		$2,892,069.44	
Deduct non-admitted assets		10,651.53	
Total admitted assets December 31, 1918			$2,881,417.91
LIABILITIES.			
Losses resisted		$2,850.00	
Losses adjusted and not paid		44,819.23	
All other liabilities		1,960,713.34	
Total liabilities, except capital		$2,008,832.57	
Capital stock paid up in cash	$500,000.00		
Surplus	373,035.34		
Surplus as to policyholders		873,035.34	
Total liabilities December 31, 1918			$2,881,417.91

GENERAL BUSINESS.

Insurance in force December 31, 1917	$169,373,558.00
Risks written during 1918	219,570,320.00
Insurance in force December 31, 1918	252,035,592.00
Premiums collected, 1918	1,379,794.37
Losses paid, 1918	453,070.78
Losses incurred, 1918	464,189.85
Losses resisted and unpaid December 31, 1918	121,182.30

KANSAS BUSINESS.

Insurance in force December 31, 1917	$661,959.00
Net risks written during 1918	225,748.00
Insurance in force December 31, 1918	1,063,058.00
Net premiums received	2,622.09
Net losses paid	331.00
Net losses incurred	329.10
Losses resisted and unpaid December 31, 1918	1,609.56

Average rate in Kansas, 1.1651.

THE HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

R. EMORY WARFIELD, president; E. S. JARVIS, secretary.
Organized, 1852. Began business in Kansas, 1864.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$5,767,559.25
INCOME.		
Premium income during year	$3,674,469.71	
Income from all other sources	284,952.17	
Total income during 1918		3,959,421.88
Total footings		$9,726,981.13
DISBURSEMENTS.		
Net amount paid for losses	$1,988,775.41	
Officers' and employees' salaries	274,407.17	
Insurance departments	12,825.43	
All other disbursements	1,463,698.84	
Total disbursements, 1918		3,739,706.85
Balance		$5,987,274.28
ASSETS.		
Real estate, unencumbered	$907,956.06	
Bonds, etc	4,185,514.52	
Cash in office and banks	254,337.68	
All other assets (including non-ledger assets)	813,008.01	
Gross assets	6,160,816.27	
Deduct non-admitted assets	320,631.67	
Total admitted assets December 31, 1918		$5,840,184.60
LIABILITIES.		
Losses resisted	$22,038.00	
Losses adjusted and not paid	691,717.40	
All other liabilities	3,486,243.14	
Total liabilities, except capital	$4,199,998.54	
Capital stock paid up in cash	$1,000,000.00	
Surplus	640,191.06	
Surplus as to policyholders	1,640,191.06	
Total liabilities December 31, 1918		$5,840,184.60

GENERAL BUSINESS.

Insurance in force December 31, 1917	$731,549,500.00
Risks written during 1918	613,052,938.00
Insurance in force December 31, 1918	807,249,077.00
Premiums collected, 1918	3,674,469.71
Losses paid, 1918	1,988,775.41
Losses incurred, 1918	2,093,080.52
Losses resisted and unpaid December 31, 1918	713,750.40

KANSAS BUSINESS.

Insurance in force December 31, 1917	$10,995,731.00
Net risks written during 1918	4,704,324.00
Insurance in force December 31, 1918	9,867,385.00
Net premiums received	51,205.08
Net losses paid	18,488.05
Net losses incurred	22,405.18
Losses resisted and unpaid December 31, 1918	5,502.98

THE HOME INSURANCE COMPANY,

NEW YORK, N. Y.

ELDRIDGE G. SNOW, president; CHARLES L. TYNER, secretary.
Organized, April, 1853.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $6,000,000.00.

Ledger assets December 31, 1917		$45,414,165.60
INCOME.		
Premium income during year	$31,598,247.40	
Income from all other sources	2,103,071.55	
Total income during 1918		33,701,318.95
Total footings		$79,115,484.55
DISBURSEMENTS.		
Net amount paid for losses	$14,192,544.94	
Officers' and employees' salaries	925,016.73	
Insurance departments	728,883.30	
All other disbursements	11,570,308.61	
Total disbursements, 1918		27,416,753.58
Balance		$51,698,730.97
ASSETS.		
Mortgages, bonds, etc	$42,728,286.56	
Cash in office and banks	3,661,872.52	
All other assets (including non-ledger assets)	6,148,036.14	
Gross assets	$52,538,195.22	
Deduct non-admitted assets	2,247,189.48	
Total admitted assets December 31, 1918		$50,291,005.74
LIABILITIES.		
Losses resisted	$236,377.00	
Losses adjusted and not paid	476,349.00	
All other liabilities	28,321,576.14	
Total liabilities, except capital	$29,034,302.14	
Capital stock paid up in cash	$6,000,000.00	
Surplus	15,256,703.60	
Surplus as to policyholders	21,256,703.60	
Total liabilities December 31, 1918		$50,291,005.74
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$4,784,709,542.00
Risks written during 1918		5,468,190,138.00
Insurance in force December 31, 1918		5,099,081,760.00
Premiums collected, 1918		44,170,306.75
Losses paid, 1918		14,192,544.94
Losses incurred, 1918		14,871,152.17
Losses resisted and unpaid December 31, 1918		236,377.00
KANSAS BUSINESS.		
Insurance in force December 31, 1917		$45,211,895.00
Net risks written during 1918		46,449,907.00
Insurance in force December 31, 1918		48,142,376.00
Net premiums received		591,786.68
Net losses paid		251,856.56
Net losses incurred		275,878.30
Losses resisted and unpaid December 31, 1918		2,750.00

Average rate in Kansas, 1.27.

IMPERIAL ASSURANCE COMPANY,

NEW YORK, N. Y.

P. BERESFORD, president; H. TERHUNE, secretary.
Organized, March 7, 1899. Began business in Kansas, 1900.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Ledger assets December 31, 1917		$1,064,590.05
INCOME.		
Premium income during year	$594,049.35	
Income from all other sources	418,772.90	
Total income during 1918		1,012,822.25
Total footings		$2,077,412.30
DISBURSEMENTS.		
Net amount paid for losses	$248,297.46	
Officers' salaries	5,000.00	
Employees' salaries	30,277.69	
Insurance departments	31,823.77	
All other disbursements	191,725.92	
Total disbursements, 1918		507,124.84
Balance		$1,570,287.46
ASSETS.		
Mortgages, bonds, etc	$1,370,609.00	
Cash in office and banks	44,652.58	
All other assets (including non-ledger assets)	171,142.57	
Gross assets	$1,586,404.15	
Deduct non-admitted assets	668.97	
Total admitted assets December 31, 1918		$1,585,735.18
LIABILITIES.		
Losses resisted	$1,000.00	
Losses adjusted and not paid	22,277.00	
All other liabilities	551,485.42	
Total liabilities, except capital	$574,762.42	
Capital stock paid up in cash $200,000.00		
Surplus 810,972.76		
Surplus as to policyholders	1,010,972.76	
Total liabilities December 31, 1918		$1,585,735.18

GENERAL BUSINESS.

Insurance in force December 31, 1917	$167,891,805.00
Risks written during 1918	175,590,364.00
Insurance in force December 31, 1918	200,073,339.00
Premiums collected, 1918	1,359,510.69
Losses paid, 1918	248,297.46
Losses incurred, 1918	250,960.23
Losses resisted and unpaid December 31, 1918	1,000.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$1,237,045.00
Net risks written during 1918	1,652,152.00
Insurance in force December 31, 1918	1,201,411.00
Net premiums received	11,052.51
Net losses paid	3,905.84
Net losses incurred	3,794.84

Average rate in Kansas. 67.

INSURANCE COMPANY OF NORTH AMERICA,

PHILADELPHIA, PA.

BENJAMIN RUSH, president; JOHN KREMER, secretary.
Organized, 1792. Began business in Kansas, 1871.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $4,000,000.00.

Ledger assets December 31, 1917		$29,024,854.93
INCOME.		
Premium income during year	$20,803,092.75	
Income from all other sources	1,234,565.19	
Total income during 1918		22,037,657.94
Total footings		$51,062,512.87
DISBURSEMENTS.		
Net amount paid for losses	$10,629,416.45	
Officers' salaries	116,208.33	
Employees' salaries	1,134,988.88	
Insurance departments	442,379.86	
All other disbursements	6,810,750.72	
Total disbursements, 1918		19,133,744.24
Balance		$31,928,768.63
ASSETS.		
Real estate, unencumbered	$272,431.01	
Mortgages, bonds, etc	25,591,006.91	
Cash in office and banks	2,395,335.33	
All other assets (including non-ledger assets)	3,988,226.99	
Gross assets	$32,247,000.24	
Deduct non-admitted assets	1,383,731.66	
Total admitted assets December 31, 1918		$30,863,268.58
LIABILITIES.		
Losses resisted	$44,131.00	
Losses adjusted and not paid	124,598.00	
All other liabilities	17,692,812.22	
Total liabilities, except capital	$17,861,541.22	
Capital stock paid up in cash	$4,000,000.00	
Surplus	9,001,727.36	
Surplus as to policyholders	13,001,727.36	
Total liabilities December 31, 1918		$30,863,268.58

GENERAL BUSINESS.

Insurance in force December 31, 1917	$2,224,394,075.00
Risks written during 1918	3,879,364,827.00
Insurance in force December 31, 1918	2 206,630,225.00
Premiums collected, 1918	30,328,296.14
Losses paid, 1918	10,629,416.45
Losses incurred, 1918	10,801,484.78
Losses resisted and unpaid December 31, 1918	44,131.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$39,918,723.00
Net risks written during 1918	23,726,384.00
Insurance in force December 31, 1918	42,819,714.00
Net premiums received	283,511.44
Net losses paid	105,592.27
Net losses incurred	104,830.89
Losses resisted and unpaid December 31, 1918	5,195.18

Average rate in Kansas, 1.15.

INSURANCE COMPANY OF PENNSYLVANIA,

PHILADELPHIA, PA.

GUSTAVUS REMSACK, Jr., president; JOHN J. RODGERS, secretary.
Organized, April 18, 1794. Began business in Kansas, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$4,718,426.05
INCOME.		
Premium income during year	$2,796,853.74	
Income from all other sources	639,744.64	
Total income during 1918		3,436,598.38
Total footings		$8,155,024.43
DISBURSEMENTS.		
Net amount paid for losses	$1,591,981.41	
Officers' and employees' salaries	123,745.42	
Insurance departments	31,119.67	
All other disbursements	1,359,706.07	
Total disbursements, 1918		3,088,552.57
Balance		$5,066,471.86
ASSETS.		
Real estate, unencumbered	$396,452.63	
Cash in office and banks	277,784.15	
All other assets (including non-ledger assets)	4,436,084.16	
Gross assets	$5,110,270.94	
Deduct non-admitted assets	372,738.18	
Total admitted assets December 31, 1918		$4,737,532.76
LIABILITIES.		
Losses resisted	$24,385.17	
Losses adjusted and not paid	440,245.83	
All other liabilities	2,961,983.90	
Total liabilities, except capital	$3,426,614.90	
Capital stock paid up in cash	$1,000,000.00	
Surplus	310,917.86	
Surplus as to policyholders	1,310,917.86	
Total liabilities December 31, 1918		$4,737,532.76

GENERAL BUSINESS.

Insurance in force December 31, 1917	$366,626,250.00
Risks written during 1918	259,391,799.00
Insurance in force December 31, 1918	382,542,168.00
Premiums collected, 1918	2,796,853.74
Losses paid, 1918	1,546,900.54
Losses incurred, 1918	1,471,482.71
Losses resisted and unpaid December 31, 1918	24,385.17

KANSAS BUSINESS.

Insurance in force December 31, 1917	$1,288,152.00
Net risks written during 1918	1,146,174.00
Insurance in force December 31, 1918	1,719,261.00
Net premiums received	15,074.85
Net losses paid	9,832.75
Net losses incurred	5,130.61

Average rate in Kansas, 1.31%.

MECHANICS INSURANCE COMPANY,

PHILADELPHIA, PA.

DANIEL DUNHAM, president; JOHN A. SNYDER, secretary.
Organized, April 13, 1854. Began business in Kansas, May 10, 1916.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $250,000.00.

Ledger assets December 31, 1917		$1,635,615.40
INCOME.		
Premium income during year	$828,262.53	
Income from all other sources	107,920.29	
Total income during 1918		936,182.82
Total footings		$2,571,798.22
DISBURSEMENTS.		
Net amount paid for losses	$347,153.31	
Officers', employees and directors salaries	45,623.47	
Insurance departments	42,130.20	
All other disbursements	383,139.27	
Total disbursements, 1918		818,046.25
Balance		$1,753,751.97
ASSETS.		
Real estate, unencumbered	$83,193.77	
Mortgages, bonds, etc	1,461,775.00	
Cash in office and banks	68,677.99	
All other assets (including non-ledger assets)	186,206.56	
Gross assets	$1,799,853.32	
Deduct non-admitted assets	28,723.07	
Total admitted assets December 31, 1918		$1,771,130.25
LIABILITIES.		
Losses resisted	$8,000.00	
Losses adjusted and not paid	34,404.50	
All other liabilities	1,167,020.52	
Total liabilities, except capital	$1,209,425.02	
Capital stock paid up in cash	$250,000.00	
Surplus	311,705.23	
Surplus as to policyholders	561,705.23	
Total liabilities December 31, 1918		$1,771,130.25
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$117,122,543.00
Risks written during 1918		132,125,037.00
Insurance in force December 31, 1918		145,144,599.00
Premiums collected, 1918		828,262.53
Losses paid, 1918		347,153.31
Losses incurred, 1918		366,630.33
Losses resisted and unpaid December 31, 1918		94,441.50
KANSAS BUSINESS.		
Net risks written during 1918		$496,860.00
Insurance in force December 31, 1918		1,325,810.00
Net premiums received		4,700.46
Net losses paid		541.77
Net losses incurred		870.49

Average rate in Kansas, .9461.

MECHANICS AND TRADERS INSURANCE COMPANY,

NEW ORLEANS, LA.

H. A. SMITH, president; G. H. TRYON, secretary.
Organized, October 15, 1869.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $300,000.00.

Ledger assets December 31, 1917		$1,802,961.30
INCOME.		
Premium income during year	$927,249.35	
Income from all other sources	75,760.89	
Total income during 1918		1,003,010.24
Total footings		$2,805,971.54
DISBURSEMENTS.		
Net amount paid for losses	$461,286.25	
Officers' and employees' salaries	27,037.83	
Insurance departments	30,862.91	
All other disbursements	300,851.23	
Total disbursements, 1918		820,038.22
Balance		$1,985,933.32
ASSETS.		
Real estate, unencumbered	$22,000.00	
Mortgages, bonds, etc	1,551,095.15	
Cash in office and banks	179,235.14	
All other assets (including non-ledger assets)	285,437.00	
Gross assets	$2,037,767.29	
Deduct non-admitted assets	98,723.86	
Total admitted assets December 31, 1918		$1,939,043.43
LIABILITIES.		
Losses resisted	$7,802.34	
Losses adjusted and not paid	75,593.33	
All other liabilities	792,809.35	
Total liabilities, except capital	$876,205.02	
Capital stock paid up in cash	$300,000.00	
Surplus	762,838.41	
Surplus as to policyholders	1,062,838.41	
Total liabilities December 31, 1918		$1,939,043.43
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$1,268,194.15
Risks written during 1918		2,074,997.96
Insurance in force December 31, 1918		1,457,036.32
Premiums collected, 1918		902,374.43
Losses paid, 1918		461,286.25
Losses incurred, 1918		420,270.83
Losses resisted and unpaid December 31, 1918		83,395.67
KANSAS BUSINESS.		
Insurance in force December 31, 1917		$1,761,466.00
Net risks written during 1918		690,875.00
Insurance in force December 31, 1918		1,798,223.00
Net premiums received		14,327.50
Net losses paid		10,660.40
Net losses incurred		8,337.99
Losses resisted and unpaid December 31, 1918		2,424.99

Average rate in Kansas, $1.22.

THE MERCANTILE INSURANCE COMPANY OF AMERICA,

NEW YORK, N. Y.

E. G. RICHARDS, president; R. P. BARBOUR, secretary.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$3,488,374.78
INCOME.		
Premium income during year	$1,770,112.47	
Income from all other sources	131,117.41	
Total income during 1918		1,901,289.88
Total footings		$5,389,664.66
DISBURSEMENTS.		
Net amount paid for losses	$825,116.17	
Officers' and employees' salaries	97,415.32	
Insurance departments	4,007.04	
All other disbursements	722,923.43	
Total disbursements, 1918		1,649,461.96
Balance		$3,740,202.70
ASSETS.		
Cash in office and banks	$65,871.18	
All other assets (including non-ledger assets)	3,709,872.12	
Gross assets	$3,775,743.30	
Deduct non-admitted assets	289,039.73	
Total admitted assets December 31, 1918		$3,486,703.57
LIABILITIES.		
Losses resisted	$6,500.00	
Losses adjusted and not paid	22,719.00	
All other liabilities	1,535,673.88	
Total liabilities, except capital	$1,564,892.88	
Capital stock paid up in cash $1,000,000.00		
Surplus 921,810.69		
Surplus as to policyholders	1,921,810.69	
Total liabilities December 31, 1918		$3,486,703.57

GENERAL BUSINESS.

Insurance in force December 31, 1917	$355,741,319.00
Risks written during 1918	445,005,011.00
Insurance in force December 31, 1918	301,070,848.00
Premiums collected, 1918	3,246,677.06
Losses paid, 1918	825,116.17
Losses incurred, 1918	862,206.66
Losses resisted and unpaid December 31, 1918	205,545.81

KANSAS BUSINESS.

Insurance in force December 31, 1917	$3,931,560.00
Net risks written during 1918	1,444,193.00
Insurance in force December 31, 1918	1,994,193.00
Net premiums received	15,853.84
Net losses paid	3,652.42
Net losses incurred	5,576.11
Losses resisted and unpaid December 31, 1918	5.00

Average rate in Kansas, .98.

MICHIGAN FIRE AND MARINE INSURANCE COMPANY,

DETROIT, MICH.

D. M. FERRY, Jr., president; H. E. EVERETT, secretary.
Organized, 1880. Began business in Kansas, 1911.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $400,000.00.

Ledger assets December 31, 1917		$1,845,094.96
INCOME.		
Premium income during year	$1,115,643.76	
Income from all other sources	78,626.43	
Total income during 1918		1,194,270.19
Total footings		$3,039,365.15
DISBURSEMENTS.		
Net amount paid for losses	$567,301.12	
Officers' salaries	15,600.00	
Employees' salaries	42,811.51	
Insurance departments	3,923.39	
All other disbursements	486,440.84	
Total disbursements, 1918		1,116,076.86
Balance		$1,923,288.29
ASSETS.		
Mortgages, bonds, etc	$1,549,865.00	
Cash in office and banks	78,288.63	
All other assets (including non-ledger assets)	326,235.51	
Gross assets	$1,954,389.14	
Deduct non-admitted assets	3,989.09	
Total admitted assets December 31, 1918		$1,950,400.05
LIABILITIES.		
Losses resisted	$1,000.00	
Losses adjusted and not paid	104,555.55	
All other liabilities	1,015,282.05	
Total liabilities, except capital	$1,120,837.60	
Capital stock paid up in cash	$400,000.00	
Surplus	429,562.45	
Surplus as to policyholders	829,562.45	
Total liabilities December 31, 1918		$1,950,400.05

GENERAL BUSINESS.

Insurance in force December 31, 1917	$184,709,750.00
Risks written during 1918	199,526,775.00
Insurance in force December 31, 1918	186,341,980.00
Premiums collected, 1918	1,115,643.76
Losses paid, 1918	567,301.12
Losses incurred, 1918	558,317.29
Losses resisted and unpaid December 31, 1918	105,555.55

KANSAS BUSINESS.

Insurance in force December 31, 1917	$485,089.00
Net risks written during 1918	231,715.00
Insurance in force December 31, 1918	365,544.00
Net premiums received	2,608.67
Net losses paid	286.54
Net losses incurred	646.94

Average rate in Kansas, 112.

MILWAUKEE MECHANICS' INSURANCE COMPANY,

MILWAUKEE, WIS.

CHAS. H. YUNKER, president; OSCAR GRIEBLING, secretary.
Organized, February 15, 1852. Began business in Kansas, January 1, 1884.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,250,000.00.

Ledger assets December 31, 1917		$5,541,455.52
INCOME.		
Premium income during year	$2,956,019.26	
Income from all other sources	251,628.42	
Total income during 1918		3,207,647.68
Total footings		$8,749,103.20
DISBURSEMENTS.		
Net amount paid for losses	$1,271,769.93	
Officers' salaries	40,155.00	
Employees' salaries	136,164.56	
Insurance departments	13,323.83	
All other disbursements	1,221,517.01	
Total disbursements, 1918		2,682,930.33
Balance		$6,066,172.87
ASSETS.		
Real estate, unencumbered	$15,300.00	
Mortgages, bonds, etc	5,445,126.13	
Cash in office and banks	170,662.20	
All other assets (including non-ledger assets)	486,945.03	
Gross assets	$6,118,033.36	
Deduct non-admitted assets	38,793.45	
Total admitted assets December 31, 1918		$6,079,239.91
LIABILITIES.		
Losses resisted	$25,950.00	
Losses adjusted and not paid	243,291.70	
All other liabilities	3,243,805.00	
Total liabilities, except capital,	$3,513,046.70	
Capital stock paid up in cash	$1,250,000.00	
Surplus	1,316,193.21	
Surplus as to policyholders	2,566,193.21	
Total liabilities December 31, 1918		$6,079,239.91
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$227,895,925.00
Risks written during 1918		337,191,284.00
Insurance in force December 31, 1918		565,087,209.00
Premiums collected, 1918		2,956,019.26
Losses paid, 1918		1,271,769.93
Losses incurred, 1918		1,251,153.48
Losses resisted and unpaid December 31, 1918		25,950.00
KANSAS BUSINESS.		
Insurance in force December 31, 1917		$1,268,194.00
Net risks written during 1918		3,161,327.00
Insurance in force December 31, 1918		4,429,521.00
Net premiums received		36,445.04
Net losses paid		6,990.74
Net losses incurred		6,934.22
Losses resisted and unpaid December 31, 1918		2,121.18

Average rate in Kansas, 1.15.

MINNEAPOLIS FIRE AND MARINE INSURANCE COMPANY,

MINNEAPOLIS, MINN.

FRED C. VAN DUSEN, president; WALTER C. LEACH, secretary.
Organized July 1, 1902.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Ledger assets December 31, 1917		$706,706.78
INCOME.		
Premium income during year	$884,592.23	
Income from all other sources	66,170.24	
Total income during 1918		950,762.47
Total footings		$1,657,469.25
DISBURSEMENTS.		
Net amount paid for losses	$485,588.72	
Officers' salaries	9,470.00	
Employees' salaries	58,747.28	
Insurance departments	21,743.71	
All other disbursements	279,919.51	
Total disbursements, 1918		855,469.22
Balance		$802,000.03
ASSETS.		
Mortgages, bonds, etc	$524,460.00	
Cash in office and banks	169,932.78	
All other assets (including non-ledger assets)	117,123.17	
Gross assets	$811,515.95	
Deduct non-admitted assets	4,688.97	
Total admitted assets December 31, 1918		$806,826.98
LIABILITIES.		
Losses adjusted and not paid	$101,635.05	
All other liabilities	441,681.60	
Total liabilities, except capital	$543,316.65	
Capital stock paid up in cash	$200,000.00	
Surplus	63,510.33	
Surplus as to policyholders	263,510.33	
Total liabilities December 31, 1918		$806,826.98

GENERAL BUSINESS.

Insurance in force December 31, 1917	$109,555,372.00
Risks written during 1918	89,095,873.00
Insurance in force December 31, 1918	118,473,425.00
Premiums collected, 1918	884,592.23
Losses paid, 1918	485,588.72
Losses incurred, 1918	535,457.51

KANSAS BUSINESS.

Insurance in force December 31, 1917	$175,622.00
Net risks written during 1918	90,146.00
Insurance in force December 31, 1918	181,720.00
Net premiums received	1,291.26
Net losses paid	863.69
Net losses incurred	871.69

Average rate in Kansas, 1.43.

NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

H. A. SMITH, president; F. D. LAYTON, secretary.
Organized, December 1, 1871.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $2,000,000.00.

Ledger assets December 31, 1917		$19,447,170.30
INCOME.		
Premium income during year	$13,114,948.54	
Income from all other sources	753,818.79	
Total income during 1918		13,868,767.33
Total footings		$33,315,937.63
DISBURSEMENTS.		
Net amount paid for losses	$6,258,518.34	
Officers' and employees' salaries	990,723.24	
Insurance departments	33,806.11	
All other disbursements	4,644,723.76	
Total disbursements, 1918		11,927,771.45
Balance		$21,388,166.18
ASSETS.		
Real estate, unencumbered	$600,816.78	
Mortgages, bonds, etc	15,769,520.05	
Cash in office and banks	1,984,781.02	
All other assets (including non-ledger assets)	3,539,583.48	
Gross assets	$21,894,701.33	
Deduct non-admitted assets	631,408.49	
Total admitted assets December 31, 1918		$21,263,292.84
LIABILITIES.		
Losses resisted	$66,691.59	
Losses adjusted and not paid	1,376,253.85	
All other liabilities	13,145,105.41	
Total liabilities, except capital	$14,588,050.85	
Capital stock paid up in cash	$2,000,000.00	
Surplus	4,675,241.99	
Surplus as to policyholders	6,675,241.99	
Total liabilities December 31, 1918		$21,263,292.84

GENERAL BUSINESS.

Insurance in force December 31, 1917	$2,913,004,051.00
Risks written during 1918	2,291,429,707.00
Insurance in force December 31, 1918	2,196,530,060.00
Premiums collected, 1918	13,114,948.54
Losses paid, 1918	6,258,518.34
Losses incurred, 1918	6,200,119.00
Losses resisted and unpaid December 31, 1918	1,442,945.44

KANSAS BUSINESS.

Insurance in force December 31, 1917	$92,156,427.00
Net risks written during 1918	74,712,447.00
Insurance in force December 31, 1918	103,015,386.00
Net premiums received	1,043,740.54
Net losses paid	458,693.75
Net losses incurred	440,218.78
Losses resisted and unpaid December 31, 1918	25,075.57

Average rate in Kansas, 1.44.

NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY,

PITTSBURGH, PA.

SAMUEL MCKNIGHT, president; H. M. SCHMITT, secretary.
Organized, December 28, 1910. Began business in Kansas, 1911.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$3,986,847.98
INCOME.		
Premium income during year	$2,505,447.29	
Income from all other sources	195,897.66	
Total income during 1918		2,701,344.95
Total footings		$6,688,192.93
DISBURSEMENTS.		
Net amount paid for losses	$1,084,123.48	
Officers' and employees' salaries	95,037.27	
Insurance departments	65,932.35	
All other disbursements	1,087,908.81	
Total disbursements, 1918		2,333,001.91
Balance		$4,355,191.02
ASSETS.		
Real estate, unencumbered	$185,274.55	
Mortgages, bonds, etc	3,328,347.09	
Cash in office and banks	388,053.57	
All other assets (including non-ledger assets)	514,953.10	
Gross assets	$4,416,628.31	
Deduct non-admitted assets	111,354.13	
Total admitted assets December 31, 1918		$4,305,274.18
LIABILITIES.		
Losses resisted	$45,960.00	
Losses adjusted and not paid	241,426.20	
All other liabilities	2,396,177.22	
Total liabilities, except capital	$2,683,563.42	
Capital stock paid up in cash	$1,000,000.00	
Surplus	621,710.76	
Surplus as to policyholders	1,621,710.76	
Total liabilities December 31, 1918		$4,305,274.18

GENERAL BUSINESS.

Insurance in force December 31, 1917	$467,821,419.00
Risks written during 1918	325,286,858.00
Insurance in force December 31, 1918	412,715,351.00
Premiums collected, 1918	2,505,447.29
Losses paid, 1918	1,084,123.48
Losses incurred, 1918	1,081,811.93
Losses resisted and unpaid December 31, 1918	45,960.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$1,860,936.00
Net risks written during 1918	1,907,160.00
Insurance in force December 31, 1918	2,291,798.00
Net premiums received	22,001.75
Net losses paid	11,138.11
Net losses incurred	10,707.52

Average rate in Kansas, 1.15.

NATIONAL LIBERTY INSURANCE COMPANY,

NEW YORK, N. Y.

GEO. B. EDWARDS, president; G. H. KEHR, secretary.
Organized, February, 1859. Began business in Kansas, 1901.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$8,196,168.98
INCOME.		
Premium income during year	$5,244,641.38	
Income from all other sources	1,405,362.35	
Total income during 1918		6,650,003.73
Total footings		$14,846,172.71
DISBURSEMENTS.		
Net amount paid for losses	$2,523,514.60	
Officers and employees' salaries	307,445.33	
Insurance departments	17,438.56	
All other disbursements	2,466,400.79	
Total disbursements, 1918		5,314,799.28
Balance		$9,531,373.43
ASSETS.		
Real estate, unencumbered	$663,500.00	
Mortgages, bonds, etc	7,234,078.50	
Cash in office and banks	475,603.20	
All other assets (including non-ledger assets)	1,695,338.80	
Gross assets	$10,068,520.50	
Deduct non-admitted assets	63,853.00	
Total admitted assets December 31, 1918		$10,004,667.50
LIABILITIES.		
Losses resisted	$86,129.92	
Losses adjusted and not paid	551,421.93	
All other liabilities	5,576,676.26	
Total liabilities, except capital	$6,214,228.11	
Capital stock paid up in cash	$1,000,000.00	
Surplus	2,790,439.39	
Surplus as to policyholders	3,790,439.39	
Total liabilities December 31, 1918		$10,004,667.50
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$1,041,227,797.00
Risks written during 1918		724,767,671.00
Insurance in force December 31, 1918		958,789,624.00
Premiums collected, 1918		5,244,641.38
Losses paid, 1918		2,523,514.60
Losses incurred, 1918		2,475,595.34
Losses resisted and unpaid December 31, 1918		86,129.92
KANSAS BUSINESS.		
Insurance in force December 31, 1917		$8,867,850.00
Net risks written during 1918		4,599,072.00
Insurance in force December 31, 1918		9,543,889.00
Net premiums received		48,117.51
Net losses paid		33,315.57
Net losses incurred		25,168.70
Losses resisted and unpaid December 31, 1918		1,900.04

Average rate in Kansas, 1.05.

NATIONAL UNION FIRE INSURANCE COMPANY,

PITTSBURGH, PA.

E. E. COLE, president; WM. G. ARMSTRONG, secretary.
Organized, February 14, 1901. Began business in Kansas, September, 1903.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$5,447,820.00
INCOME.		
Premium income during year	$3,281,418.20	
Income from all other sources	196,662.83	
Total income during 1918		3,478,081.03
Total footings		$8,925,901.03
DISBURSEMENTS.		
Net amount paid for losses	$1,984,423.28	
Officers' salaries	34,499.92	
Employees' salaries	264,324.68	
Insurance departments	153,284.96	
All other disbursements	1,034,023.88	
Total disbursements, 1918		3,470,556.72
Balance		$5,455,344.31
ASSETS.		
Real estate, unencumbered	$2,172.14	
Mortgages, bonds, etc	4,045,790.69	
Cash in office and banks	525,538.99	
All other assets (including non-ledger assets)	932,134.28	
Gross assets	$5,506,636.10	
Deduct non-admitted assets	289,962.25	
Total admitted assets December 31, 1918		$5,215,673.85
LIABILITIES.		
Losses resisted	$51,805.62	
Losses adjusted and not paid	267,126.30	
All other liabilities	3,130,654.54	
Total liabilities, except capital	$3,449,586.46	
Capital stock paid up in cash $1,000,000.00		
Surplus 766,087.39		
Surplus as to policyholders	1,766,087.39	
Total liabilities December 31, 1918		$5,215,673.85
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$769,765,593.00
Risks written during 1918		649,588,631.00
Insurance in force December 31, 1918		771,586,043.00
Premiums collected, 1918		3,281,418.20
Losses paid, 1918		1,984,423.28
Losses incurred, 1918		1,620,200.01
Losses resisted and unpaid December 31, 1918		329,692.72
KANSAS BUSINESS.		
Insurance in force December 31, 1917		$5,525,441.00
Net risks written during 1918		4,882,386.00
Insurance in force December 31, 1918		5,126,449.58
Net premiums received		48,093.12
Net losses paid		19,021.71
Net losses incurred		28,549.82

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

FRANK W. SARGEANT, president; FRANK E. MARTIN, LEWIS W. CROCKETT, WM. B. BURPEE, secretaries.

Organized, 1869.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,500,000.00.

Ledger assets December 31, 1917		$6,778,692.41
INCOME.		
Premium income during year	$4,010,763.22	
Income from all other sources	322,675.77	
Total income during 1918		4,333,438.99
Total footings		$11,112,131.40
DISBURSEMENTS.		
Net amount paid for losses	$1,819,653.11	
Employees' salaries	254,753.64	
Insurance departments	172,653.53	
All other disbursements	1,358,816.62	
Total disbursements, 1918		3,605,876.90
Balance		$7,506,254.50
ASSETS.		
Real estate, unencumbered	$246,000.00	
Mortgages, bonds, etc	6,413,055.82	
Cash in office and banks	284,688.04	
All other assets (including non-ledger assets)	1,093,438.42	
Gross assets	$8,037,182.28	
Deduct non-admitted assets	25,772.46	
Total admitted assets December 31, 1918		$8,011,409.82
LIABILITIES.		
Losses resisted	$11,650.00	
Losses adjusted and not paid	455,402.75	
All other liabilities	3,907,054.99	
Total liabilities, except capital	$4,374,107.74	
Capital stock paid up in cash $1,500,000.00		
Surplus 2,137,302.08		
Surplus as to policyholders	3,637,302.08	
Total liabilities December 31, 1918		$8,011,409.82
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$765,346,105.00
Risks written during 1918		547,910,364.00
Insurance in force December 31, 1918		854,620,441.00
Premium collected, 1918		4,010,763.22
Losses paid, 1918		1,819,653.11
Losses incurred, 1918		1,886,115.26
Losses resisted and unpaid December 31, 1918		11,650.00
KANSAS BUSINESS.		
Net risks written during 1918		$4,469,113.00
Insurance in force 31, 1918		7,995,150.00
Net premiums received		49,996.97
Net losses paid		18,831.98
Net losses incurred		19,251.94

NEW YORK NATIONAL INSURANCE COMPANY,

BUFFALO, N. Y.

JAMES J. BOLAND, president; J. RUSSELL JONES, secretary.
Organized, November 15, 1905. Began business in Kansas, May 29, 1918.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Ledger assets December 31, 1917		$560,153.62
INCOME.		
Premium income during year	$476,861.31	
Income from all other sources	14,955.54	
Total income during 1918		491,816.85
Total footings		$1,051,970.47
DISBURSEMENTS.		
Net amount paid for losses	$309,059.72	
Insurance departments	252.08	
All other disbursements	211,434.53	
Total disbursements, 1918		520,746.33
Balance		$531,224.14
ASSETS.		
Mortgages, bonds, etc	$320,421.93	
Cash in office and banks	156,055.32	
All other assets (including non-ledger assets)	64,427.56	
Gross assets	$540,904.81	
Deduct non-admitted assets	29,006.42	
Total admitted assets December 31, 1918		$511,898.39
LIABILITIES.		
Total liabilities, except capital	$268,942.52	
Capital stock paid up in cash	$200,000.00	
Surplus	42,955.87	
Surplus as to policyholders	242,955.87	
Total liabilities December 31, 1918		$511,898.39

GENERAL BUSINESS.

Insurance in force December 31, 1917	$289,374.37
Risks written during 1918	491,986.43
Insurance in force December 31, 1918	207,980.77
Premiums collected, 1918	476,861.31
Losses paid, 1918	309,059.72
Losses incurred, 1918	339,747.98

NEWARK FIRE INSURANCE COMPANY,

NEWARK, N. J.

E. J. HAYNES, president; T. F. FARQUHAR, secretary.
Organized, November 4, 1811.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000.00.

Ledger assets December 31, 1917		$2,405,155.63
INCOME.		
Premium income during year	$1,864,776.11	
Income from all other sources	102,172.74	
Total income during 1918		1,966,948.85
Total footings		$4,372,104.48
DISBURSEMENTS.		
Net amount paid for losses	$877,042.84	
Officers' salaries	22,518.61	
Employees' salaries	77,379.62	
Insurance departments	53,533.10	
All other disbursements	561,960.46	
Total disbursements, 1918		1,592,434.63
Balance		$2,779,669.85
ASSETS.		
Real estate, unencumbered	$182,079.30	
Mortgages, bonds, etc	1,971,782.83	
Cash in office and banks	293,573.08	
All other assets (including non-ledger assets)	410,338.30	
Gross assets	$2,857,773.51	
Deduct non-admitted assets	113,771.61	
Total admitted assets December 31, 1918		$2,744,001.90
LIABILITIES.		
Losses resisted	$14,835.00	
Losses adjusted and not paid	17,494.39	
All other liabilities	1,651,619.15	
Total liabilities, except capital	$1,683,948.54	
Capital stock paid up in cash	$500,000.00	
Surplus	560,053.36	
Surplus as to policyholders	1,060,053.36	
Total liabilities December 31, 1918		$2,744,001.90
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$287,265,503.00
Risks written during 1918		355,143,836.00
Insurance in force December 31, 1918		274,548,226.00
Premiums collected, 1918		1,864,776.11
Losses paid, 1918		877,042.84
Losses incurred, 1918		851,281.09
Losses resisted and unpaid December 31, 1918		168,420.20
KANSAS BUSINESS.		
Insurance in force December 31, 1917		$624,593.00
Net risks written during 1918		556,761.00
Insurance in force December 31, 1918		643,350.00
Net premiums received		5,748.00
Net losses paid		362.80
Net losses incurred		367.80

Average rate in Kansas, .95c.

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

O. E. LANE, president; CHAS. A. LUNG, secretary.
Organized, 1850. Began business in Kansas, ———.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$9,387,892.27
INCOME.		
Premium income during year	$6,422,069.98	
Income from all other sources	409,993.93	
Total income during 1918		6,832,063.91
Total footings		$16,219,956.18
DISBURSEMENTS.		
Net amount paid for losses	$2,976,882.29	
Officers' and employees salaries	461,591.18	
Insurance departments	151,422.71	
All other disbursements	2,149,531.77	
Total disbursements, 1918		5,739,427.95
Balance		$10,480,528.23
ASSETS.		
Mortgages, bonds, etc	$8,365,071.50	
Cash in office and banks	836,928.10	
All other assets (including non-ledger assets)	1,335,119.58	
Gross assets	$10,537,114.18	
Deduct non-admitted assets	250,530.21	
Total admitted assets December 31, 1918		$10,286,583.97
LIABILITIES.		
Loans resisted	$58,407.00	
Losses adjusted and not paid	623,200.00	
All other liabilities	5,487,870.44	
Total liabilities, except capital	$6,169,477.44	
Capital stock paid up in cash	$1,000,000.00	
Surplus	3,117,106.53	
Surplus as to policyholders	4,117,106.53	
Total liabilities December 31, 1918		$10,286,583.97
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$853,561,769.00
Risks written during 1918		88,277,536.00
Insurance in force December 31, 1918		941,839,305.00
Premiums collected, 1918		6,422,069.98
Losses paid, 1918		2,976,882.29
Losses incurred, 1918		2,976,312.86
Losses resisted and unpaid December 31, 1918		58,407.00
KANSAS BUSINESS.		
Insurance in force December 31, 1917		$14,152,498.00
Net risks written during 1918		1,767,044.00
Insurance in force December 31, 1918		15,919,542.00
Net premiums received		98,305.28
Average rate in Kansas, 1.209.		

THE NORTH RIVER INSURANCE COMPANY,

NEW YORK, N. Y.

F. H. CRUM, president; DAVID G. WAKEMAN, secretary.
Organized, February 6, 1822. Began business in Kansas, March 1, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $600,000.00.

Ledger assets December 31, 1917		$4,191,163.07
INCOME.		
Premium income during year	$3,873,942.48	
Income from all other sources	233,636.30	
Total income during 1918		4,107,578.78
Total footings		$8,298,741.85
DISBURSEMENTS.		
Net amount paid for losses	$1,526,032.08	
Officers' salaries	226,268.25	
Insurance departments	7,881.93	
All other disbursements	1,411,654.85	
Total disbursements, 1918		3,171,837.11
Balance		$5,126,904.74
ASSETS.		
Real estate, unencumbered	$8,871.18	
Mortgages, bonds, etc	4,096,781.00	
Cash in office and banks	565,155.99	
All other assets (including non-ledger assets)	651,356.62	
Gross assets	$5,322,164.79	
Total admitted assets December 31, 1918		$5,322,164.79
LIABILITIES.		
Losses resisted	$39,950.00	
Losses adjusted and not paid	501,162.13	
All other liabilities	2,773,571.08	
Total liabilities, except capital	$3,314,683.21	
Capital stock paid up in cash	$600,000.00	
Surplus	1,407,481.58	
Surplus as to policyholders	2,007,481.58	
Total liabilities December 31, 1918	5,322,164.79	
		$5,322,164.79

GENERAL BUSINESS.

Insurance in force December 31, 1917	$420,536,178.00
Risks written during 1918	755,249,277.00
Insurance in force December 31, 1918	485,422,577.00
Premiums collected	3,873,942.48
Losses paid, 1918	1,526,032.08
Losses incurred, 1918	1,690,196.99
Losses resisted and unpaid December 31, 1918	541,112.13

KANSAS BUSINESS.

Net risks written during 1918	$3,213,271.00
Insurance in force December 31, 1918	3,153,374.00
Net premiums received	50,028.17
Net losses paid	28,428.93
Net losses incurred	12,216.93
Losses resisted and unpaid December 31, 1918	1,015.00

Average rate in Kansas, 1.556.

NORTHWESTERN NATIONAL INSURANCE COMPANY,

MILWAUKEE, WIS.

ALFRED F. JAMES, president; L. M. STUART, secretary.
Organized, February 20, 1869. Began business in Kansas, 1876.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$8,597,761.12
INCOME.		
Premium income during year	$4,095,486.90	
Income from all other sources	348,535.43	
Total income during 1918		4,444,022.33
Total footings		$13,041,783.45
DISBURSEMENTS.		
Net amount paid for losses	$1,705,644.75	
Officers' salaries	114,910.00	
Employees' salaries	279,242.58	
Insurance departments	110,215.42	
All other disbursements	1,486,658.48	
Total disbursements, 1918		3,696,671.23
Balance		$9,345,112.22
ASSETS.		
Real estate, unencumbered	$227,960.96	
Mortgages, bonds, etc.	7,976,674.61	
Cash in office and banks	400,898.26	
All other assets (including non-ledger assets)	830,497.06	
Gross assets	$9,436,030.89	
Deduct non-admitted assets	756,725.68	
Total admitted assets December 31, 1918		$8,679,305.21
LIABILITIES.		
Losses resisted	$22,367.00	
Losses adjusted and not paid	224,558.04	
All other liabilities	5,762,477.34	
Total liabilities, except capital	$6,009,402.38	
Capital stock paid up in cash	$1,000,000.00	
Surplus	1,669,902.83	
Surplus as to policyholders	2,669,902.83	
Total liabilities December 31, 1918		$8,679,305.21

GENERAL BUSINESS.

Insurance in force December 31, 1917	$822,834,429.00
Risks written during 1918	598,317,852.00
Insurance in force December 31, 1918	874,567,203.00
Premiums collected, 1918	4,095,486.90
Losses paid, 1918	1,705,644.75
Losses incurred, 1918	1,744,389.94
Losses resisted and unpaid December 31, 1918	857,704.54

KANSAS BUSINESS.

Insurance in force December 31, 1917	$11,167,708.00
Net risks written during 1918	5,037,530.00
Insurance in force December 31, 1918	9,371,240.00
Net premiums received	49,706.67
Net losses paid	19,461.11
Net losses incurred	21,788.50
Losses resisted and unpaid December 31, 1918	5,536.21

NORTHWESTERN FIRE AND MARINE INSURANCE COMPANY,

MINNEAPOLIS, MINN.

C. T. JAFFRAY, president; JOHN H. GRIFFIN, secretary.
Organized, March 7, 1906. Began business in Kansas, March 21, 1906.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $400,000.00.

Ledger assets December 31, 1917		$1,294,123.34
INCOME.		
Premium income during year	$619,684.03	
Income from all other sources	545,730.82	
Total income during 1918		1,165,414.85
Total footings		$2,459,538.19
DISBURSEMENTS.		
Net amount paid for losses	$289,688.34	
Officers' salaries	14,000.00	
Employees' salaries	48,246.62	
Insurance departments	7,211.25	
All other disbursements	731,899.28	
Total disbursements, 1918		1,091,045.49
Balance		$1,368,492.70
ASSETS.		
Mortgages, bonds, etc	$974,445.89	
Cash in office and banks	290,053.93	
All other assets (including non-ledger assets)	175,568.48	
Gross assets	$1,440,068.30	
Deduct non-admitted assets	1,628.64	
Total admitted assets December 31, 1918		$1,438,439.66
LIABILITIES.		
Losses resisted	$16,095.00	
Losses adjusted and not paid	44,785.12	
All other liabilities	830,722.19	
Total liabilities, except capital	$891,602.31	
Capital stock paid up in cash	$400,000.00	
Surplus	146,837.35	
Surplus as to policyholders	546,837.35	
Total liabilities December 31, 1918		$1,438,439.66

GENERAL BUSINESS.

Insurance in force December 31, 1917	$149,718,110.00
Risks written during 1918	199,066,926.00
Insurance in force December 31, 1918	172,786,990.00
Premiums collected, 1918	2,636,895.57
Losses paid, 1918	1,255,494.53
Losses incurred, 1918	1,381,990.24
Losses resisted and unpaid December 31, 1918	16,095.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$11,872,941.00
Net risks written during 1918	8,335,033.00
Insurance in force December 31, 1918	12,323,973.00
Net premiums received	273,518.99
Net losses paid	79,603.18
Net losses incurred	86,418.94

Average rate in Kansas, 1.14.

ORIENT INSURANCE COMPANY,

HARTFORD, CONN.

A. G. McILWAINE, Jr., president; HENRY W. GRAY, Jr., secretary.
Organized, June 28, 1867. Began business in Kansas ——.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$4,617,804.23
INCOME.		
Premium income during year	$2,310,713.24	
Income from all other sources	160,601.34	
Total income during 1918		2,471,314.58
Total footings		$7,089,118.81
DISBURSEMENTS.		
Net amount paid for losses	$1,010,613.50	
Officers' and employees' salaries	126,602.27	
Insurance departments	16,523.07	
All other disbursements	920,482.53	
Total disbursements, 1918		2,074,221.37
Balance		$5,014,897.44
ASSETS.		
Real estate, unincumbered	$178,307.88	
Mortgages, bonds, etc	3,541,213.39	
Cash in office and banks	779,386.03	
All other assets (including non-ledger assets)	596,091.15	
Gross assets	$5,094,998.45	
Deduct non-admitted assets	498,884.42	
Total admitted assets December 31, 1918		$4,596,114.03
LIABILITIES.		
Losses resisted	$16,052.05	
Losses adjusted and not paid	27,131.00	
All other liabilities	2,363,232.55	
Total liabilities, except capital	$2,406,415.60	
Capital stock paid up in cash	$1,000,000.00	
Surplus	1,189,698.43	
Surplus as to policyholders	2,189,698.43	
Total liabilities December 31, 1918		$4,596,114.03
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$526,791,340.00
Risks written during 1918		465,451,087.00
Insurance in force December 31, 1918		604,237,504.00
Premiums collected, 1918		4,106,557.44
Losses paid, 1918		1,486,089.31
Losses incurred, 1918		988,715.23
Losses resisted and unpaid December 31, 1918		189,253.21
KANSAS BUSINESS.		
Insurance in force December 31, 1917		$3,698,055.00
Net risks written during 1918		2,608,321.00
Insurance in force December 31, 1918		3,912,481.00
Net premiums received		28,041.52
Net losses paid		8,355.02
Net losses incurred		9,995.77
Losses resisted and unpaid December 31, 1918		1,952.75

Average rate in Kansas, .94.

PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

E. G. RICHARDS, president. W. GARDNER CROWELL, secretary.
Organized, January 26, 1825. Began business in Kansas, March, 1874.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $750,000.00.

Ledger assets December 31, 1917		$9,142,489.97
INCOME.		
Premium income during year	$4,351,787.20	
Income from all other sources	383,742.33	
Total income during 1918		4,735,529.53
Total footings		$13,878,019.50
DISBURSEMENTS.		
Net amount paid for losses	$640,262.92	
Officers' and employees' salaries	268,151.22	
Insurance departments	17,667.28	
All other disbursements	3,661,181.23	
Total disbursements, 1918		4,587,262.65
Balance		$9,290,756.85
ASSETS.		
Real estate, unencumbered	$164,738.86	
Mortgages, bonds, etc	7,868,842.52	
Cash in office and banks	249,835.85	
All other assets (including non-ledger assets)	1,112,810.58	
Gross assets	$9,396,227.81	
Deduct non-admitted assets	870,155.17	
Total admitted assets December 31, 1918		$8,526,072.64
LIABILITIES.		
Losses resisted	$19,955.00	
Losses adjusted and not paid	620,267.92	
All other liabilities	5,289,981.12	
Total liabilities, except capital	$5,930,244.04	
Capital stock paid up in cash $750,000.00		
Surplus 1,845,828.60		
Surplus as to policyholders	2,595,828.60	
Total liabilities December 31, 1918		$8,526,072.64
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$947,837,788.00
Risks written during 1918		696,301,520.00
Insurance in force December 31, 1918		1,671,139,308.00
Premiums collected		4,351,787.20
Losses paid, 1918		2,392,297.33
Losses incurred, 1918		2,467,999.06
Losses resisted and unpaid December 31, 1918		19,995.00
KANSAS BUSINESS.		
Net risks written during 1918		$8,096,423.00
Insurance in force December 31, 1918		8,961,324.00
Net premiums received		66,421.14
Net losses paid		40,105.43
Net losses incurred		50,442.25

Average rate in Kansas, .85.

THE PREFERRED RISK FIRE INSURANCE COMPANY,

KANSAS CITY, KAN.

CLYDE W. MILLER, president; ISAAC W. JONES, secretary.
Organized, April 18, 1917. Began business in Kansas, November 1, 1918.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $400,000.00.

Ledger assets December 31, 1917		$310,967.28
INCOME.		
Premium income during year	$84,930.14	
Income from all other sources	615,192.30	
Total income during 1918		700,122.44
Total footings		$1,011,089.72
DISBURSEMENTS.		
Net amount paid for losses	$7,535.22	
Officers' salaries	5,650.00	
Employees' salaries	727.75	
Insurance department	1,150.45	
All other disbursements	133,760.62	
Total disbursements		148,824.04
Balance		$862,265.68
ASSETS.		
Mortgages, bonds, etc	$710,750.00	
Cash in office and banks	106,839.02	
All other assets (including non-ledger assets)	55,775.43	
Gross assets	$873,364.45	
Deduct non-admitted assets	19,078.69	
Total admitted assets December 31, 1918		$854,285.76
LIABILITIES.		
Losses adjusted and not paid	$1,556.69	
All other liabilities	87,881.12	
Total liabilities, except capital	$89,437.81	
Capital stock paid up in cash	$400,000.00	
Surplus	364,847.95	
Surplus as to policyholders	764,847.95	
Total liabilities December 31, 1918		$854,285.76
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$93,800.00
Risks written during 1918		6,941,324.00
Insurance in force December 31, 1918		6,084,936.00
Premiums collected, 1918		84,930.14
Losses paid, 1918		7,535.22
Losses incurred, 1918		9,091.91
Losses resisted and unpaid December 31, 1918		1,556.69
KANSAS BUSINESS.		
Net risks written during 1918		$152,769.00
Insurance in force December 31, 1918		152,769.00
Net premiums received		2,033.47

PROVIDENCE WASHINGTON INSURANCE COMPANY,

PROVIDENCE, R. I.

J. B. BRANCH, president; A. G. BEALS, secretary.
Organized, 1799. Began business in Kansas ——.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31, 1917		$5,955,835.07
INCOME.		
Premium income during year	$6,072,654.44	
Income from all other sources	304,582.59	
Total income during 1918		6,377,237.03
Total footings		$12,333,072.10
DISBURSEMENTS.		
Net amount paid for losses	$3,676,986.43	
Officers' and employees' salaries	316,564.53	
Insurance departments	196,920.00	
All other disbursements	1,767,044.50	
Balance		5,957,515.46
ASSETS.		
Real estate, unincumbered	$100,000.00	
Mortgages, bonds, etc	5,496,229.00	
Cash in office and banks	561,547.68	
All other assets (including non-ledger assets)	1,270,986.61	
Gross assets	$7,428,763.29	
Deduct non-admitted assets	77,991.63	
Total admitted assets December 31, 1918		$7,350,771.66
LIABILITIES.		
Losses resisted	$866,766.16	
Losses adjusted and not paid	3,165,367.25	
All other liabilities	176,450.00	
Total liabilities, except capital	$4,208,583.41	
Capital stock paid up in cash	$1,000,000.00	
Surplus	2,142,188.25	
Surplus as to policyholders	3,142,188.25	
Total liabilities December 31, 1918		$7,350,771.66
KANSAS BUSINESS.		
Net risks written during 1918		$5,859,359.00
Net premiums received		142,587.35
Net losses paid		40,045.83
Net losses incurred		38,685.34

Average rate in Kansas, 2.43.

QUEEN INSURANCE COMPANY OF AMERICA,

NEW YORK, N. Y.

G. W. BURCHELL, president; F. P. HAMILTON, secretary.
Organized, September 11, 1891. Began business in Kansas ——.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $2,000,000.00.

Ledger assets December 31, 1917		$14,222,696.38
INCOME.		
Premium income during year	$8,133,761.73	
Income from all other sources	511,888.79	
Total income during 1918		8,645,650.52
Total footings		$22,868,346.90
DISBURSEMENTS.		
Net amount paid for losses	$3,569,290.69	
Officers' salaries	37,520.82	
Employees' salaries	622,514.88	
Insurance departments	25,134.15	
All other disbursements	3,104,275.29	
Total disbursements, 1918		7,358,735.83
Balance		$15,509,611.07

ASSETS.

Mortgages, bonds, etc	$13,062,677.71	
Cash in office and banks	927,503.43	
All other assets (including non-ledger assets)	1,658,064.05	
Gross assets	$15,648,245.19	
Deduct non-admitted assets	1,191,094.90	
Total admitted assets December 31, 1918		$14,457,150.29

LIABILITIES.

Losses resisted	$52,388.55		
Losses adjusted and not paid	1,200,524.01		
Total	$1,252,912.56		
Less reinsurance	263,337,66	$989,574.90	
All other liabilities		6,807,125.35	
Total liabilities		$7,796,700.25	
Capital stock paid up in cash	$2,000,000.00		
Surplus	4,660,450.04		
Surplus as to policyholders		6,660,450.04	
Total liabilities December 31, 1918			$14,457,150.29

GENERAL BUSINESS.

Insurance in force December 31, 1917	$1,053,060,874.00
Risks written during 1918	1,674,312,713.00
Insurance in force December 31, 1918	1,186,518,917.00
Premiums collected, 1918	8,133,761.73
Losses paid, 1918	3,569,290.69
Losses incurred, 1918	3,653,844.97
Losses resisted and unpaid December 31, 1918	52,388.55

KANSAS BUSINESS.

Insurance in force December 31, 1917	$19,108,480.00
Net risks written during 1918	9,651,242.00
Insurance in force December 31, 1918	19,795,125.00
Net premiums received	97,529.86
Net losses paid	54,564.65
Net losses incurred	48,555.24
Losses resisted and unpaid December 31, 1918	4,948.89

Average rate in Kansas, 1.05.

THE RELIANCE INSURANCE COMPANY.

PHILADELPHIA, PA.

WILLIAM CHUBB, president; WILLIAM W. HAIG, secretary.
Organized, 1841.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $400,000.00.

Ledger assets December 31, 1917		$1,649,845.65
INCOME.		
Premium income during year	$993,367.49	
Income from all other sources	63,013.95	
Total income during 1918		1,056,381.44
Total footings		$2,706,227.09
DISBURSEMENTS.		
Net amount paid for losses	$440,275.17	
Officers' salaries	22,750.00	
Employees' salaries	41,652.58	
Insurance departments	4,467.45	
All other disbursements	413,855.31	
Total disbursements		923,000.51
Balance		$1,783,226.58
ASSETS.		
Real estate, unencumbered	$129,327.04	
Mortgages, bonds, etc	1,321,450.75	
Cash in office and banks	98,272.90	
All other assets (including non-ledger assets)	251,454.65	
Gross assets	$1,800,505.34	
Deduct non-admitted assets	111,400.45	
Total admitted assets December 31, 1918		$1,689,104.89
LIABILITIES.		
Losses resisted	$5,300.00	
Losses adjusted and not paid	101,713.49	
All other liabilities	1,045,303.05	
Total liabilities, except capital	$1,152,316.54	
Capital stock paid up in cash	$400,000.00	
Surplus	136,788.35	
Surplus as to policyholders	536,788.35	
Total liabilities December 31, 1918		$1,689,104.89

GENERAL BUSINESS.

Insurance in force December 31, 1917	$200,100,592.00
Risks written during 1918	171,296,079.00
Insurance in force December 31, 1918	225,132,343.00
Premiums collected, 1918	993,367.49
Losses paid, 1918	440,275.17
Losses incurred, 1918	429,913.39
Losses resisted and unpaid December 31, 1918	107,013.49

KANSAS BUSINESS.

Insurance in force December 31, 1917	$4,324,123.00
Net risks written during 1918	2,002,940.00
Insurance in force December 31, 1918	4,773,269.00
Net premiums received	21,225.65
Net losses paid	6,947.36
Net losses incurred	5,648.24
Losses resisted and unpaid December 31, 1918	512.53

Average rate in Kansas, 1.060.

RETAILERS FIRE INSURANCE COMPANY,

OKLAHOMA CITY, OKLA.

A. M. GREINER, president; M. E. FRUIN, secretary.
Organized, August 8, 1910. Began business in Kansas, January 1, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $104,760.00.

Ledger assets December 31, 1917		$238,047.13
INCOME.		
Premium income during year	$123,655.26	
Income from all other sources	21,188.67	
Total income during 1918		144,843.93
Total footings		$382,891.06
DISBURSEMENTS.		
Net amount paid for losses	$39,714.05	
Officers' salaries	500.00	
Employees' salaries	21,106.03	
Insurance department	437.96	
All other disbursements	44,829.99	
Total disbursements, 1918		106,588.03
Balance		$276,303.03
ASSETS.		
Real estate, unencumbered	$1,150.00	
Mortgages, bonds, etc	174,958.25	
Cash in office and banks	44,778.41	
All other assets (including non-ledger assets)	58,376.07	
Gross assets	$279,262.73	
Deduct non-admitted assets	6,514.70	
Total admitted assets December 31, 1918		$272,748.03
LIABILITIES.		
Losses adjusted and not paid	$10,457.75	
All other liabilities	62,135.06	
Total liabilities, except capital	$72,592.81	
Capital stock paid up in cash	$104,760.00	
Surplus	95,395.22	
Surplus as to policyholders	200,155.22	
	272,748.03	
Total liabilities December 31, 1918		$272,748.03

GENERAL BUSINESS.

Insurance in force December 31, 1917	$10,387,817.00
Risks written during 1918	12,266,630.00
Insurance in force December 31, 1918	10,511,585.00
Premiums collected, 1918	123,655.26
Losses paid, 1918	39,714.05
Losses incurred, 1918	10,457.75

KANSAS BUSINESS.

Insurance in force December 31, 1917	$1,927,000.00
Net risks written during 1918	1,723,775.00
Insurance in force December 31, 1918	1,723,775.00
Net premiums received	23,572.60
Net losses paid	2,017.85
Net losses incurred	7,500.00

RHODE ISLAND INSURANCE COMPANY,

PROVIDENCE, R. I.

GEORGE L. SHEPLEY, president; EMIL G. PIEPER, secretary.
Organized, April, 1905. Began business in Kansas, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000.00.

Ledger assets December 31, 1917		$2,129,203.15
INCOME.		
Premium income during year	$1,546,601.16	
Income from all other sources	82,775.77	
Total income during 1918		1,629,376.93
Total footings		$3,758,580.08
DISBURSEMENTS.		
Net amount paid for losses	$627,783.24	
Insurance departments	5,885.52	
All other disbursements	677,563.21	
Total disbursements, 1918		1,311,231.97
Balance		$2,447,348.11
ASSETS.		
Cash in office and banks	$114,015.25	
All other assets (including non-ledger assets)	2,365,740.09	
Gross assets	$2,479,755.34	
Deduct non-admitted assets	117,150.34	
Total admitted assets December 31, 1918		$2,362,605.00
LIABILITIES.		
Losses resisted	$5,250.00	
Losses adjusted and not paid	67,133.31	
All other liabilities	1,381,088.01	
Total liabilities, except capital	$1,453,471.32	
Capital stock paid up in cash	$500,000.00	
Surplus	409,133.68	
Surplus as to policyholders	909,133.68	
Total liabilities December 31, 1918		$2,362,605.00

GENERAL BUSINESS.

Insurance in force December 31, 1917	$340,258,602.00
Risks written during 1918	361,791,727.00
Insurance in force December 31, 1918	414,798,680.00
Premiums collected, 1918	1,193,398.64
Losses paid, 1918	627,783.24
Losses incurred, 1918	676,269.90
Losses resisted and unpaid December 31, 1918	147,846.30

KANSAS BUSINESS.

Insurance in force December 31, 1917	$620,251.00
Net risks written during 1918	860,623.00
Insurance in force December 31, 1918	814,480.00
Net premiums received	9,929.97
Net losses paid	1,113.96
Net losses incurred	1,228.65

Average rate in Kansas, 1.02.

SAFEGUARD INSURANCE COMPANY,

NEW YORK, N. Y.

A. G. McILWAINE, Jr., president; HENRY W. GRAY, Jr., secretary.
Organized, 1915. Began business in Kansas, 1915.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Ledger assets December 31, 1917		$684,981.07
INCOME.		
Premium income during year	$258,296.11	
Income from all other sources	26,181.37	
Total income during 1918		284,477.48
Total footings		$969,458.55
DISBURSEMENTS.		
Net amount paid for losses	$79,677.71	
Officers' and employees' salaries	25,986.10	
Insurance departments	5,623.52	
All other disbursements	74,723.94	
Total disbursements, 1918		186,011.27
Balance		$783,447.28
ASSETS.		
Mortgages, bonds, etc	$602,989.20	
Cash in office and banks	100,935.13	
All othes assets (including non-ledger assets)	96,771.08	
Gross assets	$800,645.41	
Deduct non-admitted assets	1,965.57	
Total admitted assets		$798,679.84
LIABILITIES.		
Loans resisted	$2,500.00	
Losses adjusted and not paid	1,281.00	
All other liabilities	251,390.60	
Total liabilities, except capital	$255,171.60	
Capital stock paid up in cash	$200,000.00	
Surplus	343,508.24	
Surplus as to policyholders	543,508.24	
Total liabilities December 31, 1918		$798,679.84

GENERAL BUSINESS.

Insurance in force December 31, 1917	$39,430,111.00
Risks written during 1918	58,074,922.00
Insurance in force December 31, 1918	50,292,684.00
Premiums collected, 1918	509,909.62
Losses paid, 1918	76,896.67
Losses incurred, 1918	70,665.96
Losses resisted and unpaid December 31, 1918	16,742.17

KANSAS BUSINESS.

Insurance in force December 31, 1917	$188,760.00
Net risks written during 1918	447,084.00
Insurance in force December 31, 1918	670,626.00
Net premiums received	4,341.46
Net losses paid	1,826.42
Net losses incurred	1,826.42

Average rate in Kansas, .88.

SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

JOHN W. ALLING, president; VICTOR ROTH, secretary.
Organized, May 1841. Began business in Kansas, 1887.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.

Ledger assets December 31, 1917		$4,917,918.95
INCOME.		
Premium income during year	$4,254,107.25	
Income from all other sources	242,100.76	
Total income during 1918		4,496,208.01
Total footings		$9,414,126.96
DISBURSEMENTS.		
Net amount paid for losses	$1,814,870.01	
Officers' salaries	24,100.04	
Employees' salaries	216,317.15	
Insurance departments	14,256.42	
All other disbursements	1,457,012.47	
Total disbursements, 1918		3,526,556.09
Balance		$5,887,570.87
ASSETS.		
Real estate, unencumbered	$275,000.00	
Mortgages, bonds, etc	4,832,570.23	
Cash in office and banks	118,237.88	
All other assets (including non-ledger assets)	755,038.29	
Gross assets	$5,980,846.40	
Deduct non-admitted assets	157,170.97	
Total admitted assets December 31, 1918		$5,823,675.43
LIABILITIES.		
Losses resisted	$23,110.00	
Losses adjusted and not paid	362,084.01	
All other liabilities	3,475,881.10	
Total liabilities, except capital	$3,861,075.11	
Capital stock paid up in cash	$1,000,000.00	
Surplus	962,600.32	
Surplus as to policyholders	1,962,600.32	
Total liabilities December 31, 1918		$5,823,675.43

GENERAL BUSINESS.

Insurance in force December 31, 1917	$689,138,372.00
Risks written during 1918	601,823,298.00
Insurance in force December 31, 1918	618,848,895.00
Premiums collected, 1918	4,254,107.25
Losses paid. 1918	1,814,870.01
Losses incurred, 1918	1,889,739.78
Losses resisted and unpaid December 31, 1918	23,110.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$14,813,985.00
Net risks written during 1918	10,730,768.00
Insurance in force December 31, 1918	18,658,443.00
Net premiums received	199,869.45
Net losses paid	72,867.67
Net losses incurred	74,558.29
Losses resisted and unpaid December 31, 1918	6,518.67

Average rate in Kansas, 1.183. (Not including hail).

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

SPRINGFIELD, MASS.

A. W. DAMON, president; E. H. HILDRETH, secretary.
Organized, 1849. Began business in Kansas, 1871.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $2,500.000.

Ledger assets December 31, 1917		$13,194,913.54
INCOME.		
Premium income during year	$8,900,343.37	
Income from all other sources	570,394.09	
Total income during 1918		9,470,737.46
Total footings		$22,665,651.00
DISBURSEMENTS.		
Net amount paid for losses	$3,940,444.82	
Officers' salaries	64,000.00	
Employees' salaries	641,345.53	
Insurance departments	200,628.96	
All other disbursements	2,894,900.19	
Total disbursements, 1918		7,741,319.50
Balance		$14,924,331.50
ASSETS.		
Real estate, unencumbered	$300,000.00	
Mortgages, bonds, etc	11,341,056.59	
Cash in office and banks	1,567,466.66	
All other assets (including non-ledger assets)	1,885,167.45	
Gross assets	$15,093,690.70	
Deduct non-admitted assets	350,988.78	
Total admitted assets December 31, 1918		$14,742,701.92
LIABILITIES.		
Losses resisted	$83,000.00	
Losses adjusted and not paid	1,000,441.42	
All other liabilities	8,080,900.12	
Total liabilities, except capital	$9,164,341.54	
Capital stock paid up in cash $2,500,000.00		
Surplus 3,078,360.38		
Surplus as to policyholders	5,578,360.38	
Total liabilities December 31, 1918		$14,742,701.92

GENERAL BUSINESS.

Insurance in force December 31, 1917	$1,355,795,228.00
Risks written during 1918	1,539,956,967.00
Insurance in force December 31, 1918	1,484,970,034.00
Premiums collected, 1918	8,900,343.37
Losses paid, 1918	3,940,444.82
Losses incurred, 1918	3,938,231.81
Losses resisted and unpaid December 31, 1918	832,465.49

KANSAS BUSINESS.

Insurance in force December 31, 1917	$49,462,628.00
Net risks written during 1918	36,604,297.00
Insurance in force December 31, 1918	62,679,259.00
Net premiums received	337,380.58
Net losses paid	148,038.39
Net losses incurred	164,042.33
Losses resisted and unpaid December 31, 1918	24,504.46

Average rate in Kansas, .0.93.

STAR INSURANCE COMPANY OF AMERICA,

NEW YORK, N. Y.

HUGH R. LONDON, president; J. B. KREMER, secretary.
Organized, 1896. Began business in Kansas, 1897.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $400,000.00.

Ledger assets December 31, 1917		$1,500,991.0
INCOME.		
Premium income during year	$638,405.72	
Income from all other sources	47,830.42	
Total income during 1918		686,236.14
Total footings		$2,187,227.24
DISBURSEMENTS.		
Net amount paid for losses	$241,420.80	
Officers' and employees' salaries	40,727.10	
Insurance departments	3,340.21	
All other disbursements	215,362.67	
Total disbursements		500,850.78
Balance		$1,686,376.46
ASSETS.		
Mortgages, bonds, etc	$1,215,904.52	
Cash in office and banks	220,752.12	
All other assets (including non-ledger assets)	260,521.28	
Gross assets	1,697,177.92	
Deduct non-admitted assets	119,609.79	
Total admitted assets December 31, 1918		$1,577,568.13
LIABILITIES.		
Losses adjusted and not paid	$76,018.00	
All other liabilities	590,356.05	
Total liabilities, except capital	$666,374.05	
Capital stock paid up in cash	$400,000.00	
Surplus	511,194.08	
Surplus as to policyholders	911,194.08	
Total liabilities December 31, 1918		$1,577,568.13
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$170,787,054.00
Risks written during 1918		187,249,361.00
Insurance in force December 31, 1918		95,590,797.00
Premiums collected, 1918		638,405.72
Losses paid, 1918		241,420.80
Losses incurred, 1918		261,118.72
Losses resisted and unpaid December 31, 1918		76,018.00
KANSAS BUSINESS.		
Insurance in force December 31, 1817		$5,384,845.00
Net risks written during 1918		3,374,247.00
Insurance in force December 31, 1918		6,181,994.00
Net premiums received		32,281.24
Net losses paid		13,344.19
Net losses incurred		10,558.19
Losses resisted and unpaid December 31, 1918		1,875.00

Average rate in Kansas, 1.10.

STERLING FIRE INSURANCE COMPANY,

INDIANAPOLIS, IND.

EDWARD D. EVANS, president; OSCAR L. ROSS, secretary.
Organized, January 28, 1911. Began business in Kansas, March 1915.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $850,000.00.

Ledger assets December 31, 1917			$1,779,070.99
INCOME.			
Premium income during year		$807,197.67	
Income from all other sources		118,235.13	
Total income during 1918			925,432.80
Total footings			$2,704,503.79
DISBURSEMENTS.			
Net amount paid for losses		$390,100.04	
Officers' salaries		7,799.76	
Employees' salaries		4,008.88	
Insurance departments		602.50	
All other disbursements		308,173.32	
Total disbursements			710,684.50
Balance			$1,993,819.29
ASSETS.			
Mortgages, bonds, etc.		$1,941,626.07	
Cash in office and banks		31,054.19	
All other assets (including non-ledger assets)		53,988.33	
Gross assets		$2,026,668.59	
Deduct non-admitted assets		2,318.73	
Total admitted assets December 31, 1918			$2,024,349.86
LIABILITIES.			
Losses resisted	$6,625.00		
Gross claim for losses in process of adjustment or in suspense	164,198.70		
Losses adjusted and not paid	24,389.11		
Deduct reinsurance	$195,212.81		
Net losses	50,350.02		
		$144,862.79	
All other liabilities		552,847.43	
Total liabilities, except capital		$697,710.22	
Capital stock paid up in cash	$850,000.00		
Surplus	476,639.64		
Surplus as to policyholders		1,326,639.64	
Total liabilities December 31, 1918			$2,024,349.86

GENERAL BUSINESS.

Insurance in force December 31, 1917	$239,871,772.00
Risks written during 1918	196,254,913.00
Insurance in force December 31, 1918	334,638,577.00
Premiums collected, 1918	807,197.67
Losses paid, 1918	390,100.04
Losses incurred, 1918	432,967.86
Losses resisted and unpaid December 31, 1918	144,862.79

ST. PAUL FIRE AND MARINE INSURANCE COMPANY,

ST. PAUL, MINN.

F. R. BIGLOW, president; A. W. PERRY, secretary.
Organized, May 1865. Began business in Kansas, June 1875.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$13,995,339.99
INCOME.		
Premium income during year	$10,467,423.28	
Income from all other sources	583,636.47	
Total income during 1918		11,051,059.75
Total footings		$25,046,399.74
DISBURSEMENTS.		
Net amount paid for losses	$6,379,471.13	
Officers' and employees' salaries	304,597.43	
Insurance departments	19,038.55	
All other disbursements	3,702,864.89	
Total disbursements		10,405,972.00
Balance		$14,640,427.74
ASSETS.		
Real estate, unencumbered	$242,730.46	
Mortgages, bonds, etc	12,161,960.70	
Cash in office and banks	944,820.87	
All other assets (including non-ledger assets)	1,400,071.37	
Gross assets	$14,749,583.40	
Deduct non-admitted assets	722,639.57	
Total admitted assets December 31, 1918		$14,026,943.83
LIABILITIES.		
Losses resisted	$124,180.55	
Losses adjusted and not paid	2,047,412.33	
All other liabilities	6,550,815.00	
Total liabilities, except capital	$8,722,407.88	
Capital stock paid up in cash	$1,000,000.00	
Surplus	4,304,535.95	
Surplus as to policyholders	5,304,535.95	
Total liabilities December 31, 1918		$14,026,943.83

GENERAL BUSINESS.

Insurance in force December 31, 1917	$1,295,905,566.00
Risks written during 1918	3,047,067,195.00
Insurance in force December 31, 1918	1,368,028,474.00
Premiums collected, 1918	10,467,423.28
Losses paid, 1918	6,379,471.13
Losses incurred, 1918	6,193,044.61
Losses resisted and unpaid December 31, 1918	1,323,558.16

KANSAS BUSINESS.

Insurance in force December 31, 1917	$59,526,418.00
Net risks written during 1918	23,722,832.00
Insurance in force December 31, 1918	54,441,270.00
Net premiums received	444,763.77
Net losses paid	223,158.96
Net losses incurred	225,182.74
Losses resisted and unpaid December 31, 1918	2,000.00

Average rate in Kansas, 81.7.

TWIN CITY FIRE INSURANCE COMPANY,

MINNEAPOLIS, MINN.

GEORGE A. MOWRY, president; WILLIAM A. GORDON, secretary.
Organized, July 10, 1910. Began business in Kansas, May 1915.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000.00.

Ledger assets December 31, 1917		$758,420.90
INCOME.		
Premium income during year	$99,604.19	
Income from all other sources	55,142.51	
Total income during 1918		154,746.70
Total footings		$913,167.60
DISBURSEMENTS.		
Net amount paid for losses	$86,942.07	
Officers' salaries	1,359.98	
Employees' salaries	1,952.43	
Insurance departments	797.37	
All other disbursements	48,652.54	
Total disbursements, 1918		139,704.39
Balance		$773,463.21
ASSETS.		
Mortgages, bonds, etc	$542,317.06	
Cash in office and banks	96,103.21	
All other assets (including non-ledger assets)	151,273.64	
Gross assets	$789,693.91	
Deduct non-admitted assets	9,199.27	
Total admitted assets December 31, 1918		$780,494.64
LIABILITIES.		
Losses resisted	$1,500.00	
Losses adjusted and not paid	12,414.94	
All other liabilities	107,358.75	
Total liabilities, except capital	$121,273.69	
Capital stock paid up in cash	$500,000.00	
Surplus	159,220.95	
Surplus as to policyholders	659,220.95	
Total liabilities December 31, 1918		$780,494.64

GENERAL BUSINESS.

Insurance in force December 31, 1917	$83,559,417.00
Risks written during 1918	63,200,056.00
Insurance in force December 31, 1918	22,952,752.00
Premiums collected	99,604.19
Losses paid, 1918	86,942.07
Losses incurred	89,944.55
Losses resisted and unpaid December 31, 1918	64,191.48

KANSAS BUSINESS.

Insurance in force December 31, 1917	$662,429.00
Net risks written during 1918	402,559.00
Insurance in force December 31, 1918	798,826.00
Net premiums received	4,190.28
Net losses paid	827.14
Net losses incurred	1,096.91
Losses resisted and unpaid December 31, 1918	200.20

UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

GEORGE R. BRANSON, president; DAVID G. WAKEMAN, secretary.
Organized, April 1, 1824. Began business in Kansas ———.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31, 1917		$7,432,440.34
INCOME.		
Premium income during year	$5,305,856.26	
Income from all other sources	419,943.43	
Total income during 1918		5,725,799.49
Total footings		$13,158,239.83
DISBURSEMENTS.		
Net amount paid for losses	$2,299,655.64	
Officers' and employees' salaries	48,901.28	
Insurance departments	7,894.83	
All other disbursements	2,429,170.58	
Total disbursements		4,785,622.33
Balance		$8,372,617.50
ASSETS.		
Real estate, unencumbered	$113,666.83	
Mortgages, bonds, etc	574,150.00	
Cash in office and banks	496,371.18	
All other assets (including non-ledger assets)	7,458,780.46	
Gross assets	$8,642,968.47	
Deduct non-admitted assets	6,307.80	
Total admitted assets December 31, 1918		$8,636,660.87
LIABILITIES.		
Losses resisted	$42,775.00	
Losses adjusted and not paid	107,243.56	
All other liabilities	5,061,506.10	
Total liabilities, except capital	$5,211,524.66	
Capital stock paid up in cash $1,400,000.00		
Surplus 2,025,136.01		
Surplus as to policyholders	3,425,136.01	
Total liabilities December 31, 1918	8,636,660.67	
		$8,636,660.67
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$889,542,298.00
Risks written during 1918		788,919,937.00
Insurance in force December 31, 1918		755,597,465.00
Premiums collected, 1918		5,305,856.26
Losses paid		2,299,655.64
Losses incurred, 1918		2,394,110.46
Losses resisted and unpaid December 31, 1918		42,775.00
KANSAS BUSINESS.		
Net risks written during 1918		$7,706,345.00
Net premiums received		93,954.48
Net losses paid		44,887.32
Net losses incurred		45,019.32
Losses resisted and unpaid December 31, 1918		1,210.09

WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

OTTO E. SCHAEFER, president; C. B. G. GAILLARD, secretary.

Organized as a Mutual, March 14, 1837. As a Joint Stock, January 1, 1870. Began business in Kansas, 1873.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Ledger assets December 31, 1917		$8,583,726.63
INCOME.		
Premium income during year	$6,779,504.03	
Income from all other sources	347,386.48	
Total income during 1918		7,126,890.51
Total footings		$15,710,617.14
DISBURSEMENTS.		
Net amount paid for losses	$3,316,103.40	
Officers' salaries	50,033.33	
Employees' salaries	111,297.20	
Insurance departments	138,877.95	
All other disbursements	2,617,976.35	
Total disbursements, 1918		6,234,288.23
Balance		$9,476,328.91
ASSETS.		
Real estate, unencumbered	$5,876.00	
Mortgages, bonds, etc	7,806,535.49	
Cash in office and banks	813,438.06	
All other assets (including non-ledger assets)	899,894.61	
Gross assets	9,525,744.16	
Deduct non admitted assets	962,664.05	
Total admitted assets December 31, 1918		$8,563,080.11
LIABILITIES.		
Losses resisted	$40,718.59	
Losses adjusted and not paid	787,371.97	
All other liabilities	5,395,483.53	
Total liabilities	$6,223,574.09	
Capital stock paid up in cash	$1,000,000.00	
Surplus	1,339,506.02	
Surplus as to policyholders	2,339,506.02	
Total liabilities December 31, 1918		$8,563,080.11

GENERAL BUSINESS.

Insurance in force December 31, 1917	$901,363,669.00
Risks written during 1918	1,436,833,028.00
Insurance in force December 31, 1918	978,465,751.00
Premiums written, 1918	6,779,504.03
Losses paid, 1918	3,316,103.40
Losses incurred, 1918	3,435,837.34

KANSAS BUSINESS.

Insurance in force December 31, 1917	$7,510,415.00
Net risks written during 1918	5,307,804.00
Insurance in force December 31, 1918	6,426,801.00
Net premiums received	122,301.10
Net losses paid	56,323.71
Net losses incurred	53,153.06

Average rate in Kansas, 2.30.

BRITISH AMERICAN ASSURANCE COMPANY,

TORONTO, CANADA.

W. B. MEIKLE, president; E. F. GARROW, secretary.
Organized, February 13, 1833. Began business in Kansas, 1878.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31, 1917		$2,249,530.44
INCOME.		
Premium income during year	$1,724,251.04	
Income from all other sources	363,468.78	
Total income during 1918		2,087,719.77
Total footings		$4,337,250.21
DISBURSEMENTS.		
Net amount paid for losses	$899,060.58	
Officers' and employees' salaries	124,471.58	
Insurance departments	21,355.84	
Total disbursements, 1918		1,828,886.06
Balance		$2,508,364.15
ASSETS.		
Bonds, etc.	$1,849,730.85	
Cash in office and banks	370,857.72	
All other assets (including non-ledger assets)	315,537.58	
Gross assets	2,536,126.15	
Deduct non-admitted assets	73,943.91	
Total admitted assets December 31, 1918		$2,462,182.24
LIABILITIES		
Losses resisted	$16,245.00	
All other liabilities	1,629,439.41	
Total liabilities, except capital	$1,645,684.41	
Capital stock paid up in cash $200,000.00		
Surplus 616,497.83		
Surplus as to policyholders	816,497.83	
Total liabilities December 31, 1918		$2,462,182.24
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$3,229,650.38
Risks written during 1918		3,187,236.71
Insurance in force December 31, 1918		2,530,226.87
Premiums collected, 1918		2,905,631.96
Losses paid, 1918		899,060.58
Losses incurred, 1918		903,599.35
Losses resisted and unpaid December 31, 1918		16,245.00
KANSAS BUSINESS.		
Insurance in force December 31, 1917		$915,455.00
Net risks written during 1918		997,627.00
Insurance in force December 31, 1918		1,513,844.00
Net premiums received		13,866.03
Net losses paid		1,104.03
Net losses incurred		1,543.87

CALEDONIAN INSURANCE COMPANY,

EDINBURG, SCOTLAND.

CHAS. H. PAST, U. S. manager; R. C. CHRISTOPHER, assistant U. S. manager.
Organized, 1805. Began business in Kansas, August, 1912.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31, 1917		$2,727,375.13
INCOME.		
Premium income during year	$2,114,678.79	
Income from all other sources	316,513.02	
Total income during 1918		2,431,191.81
Total footings		$5,158,566.94
DISBURSEMENTS.		
Net amount paid for losses	$1,032,627.01	
Officers' salaries	26,000.00	
Employees' salaries	96,515.33	
Insurance departments	7,268.04	
All other disbursements	860,579.22	
Total disbursements, 1918		2,022,989.60
Balance		$3,135,577.34
ASSETS.		
Real estate, unencumbered	$443,780.58	
Mortgages, bonds, etc	1,945,871.60	
Cash in office and banks	357,473.82	
All other assets (including non-ledger assets)	406,623.26	
Gross assets	$3,153,749.26	
Deduct non-admitted assets	153,143.31	
Total admitted assets December 31, 1918		$3,000,605.95
LIABILITIES.		
Losses resisted	$14,138.00	
Losses adjusted and not paid	226,871.08	
All other liabilities	1,879,624.92	
Total libilities, except capital	$2,120,634.00	
Surplus $879,971.95		
Surplus as to policyholders	879,971.95	
Total liabilities December 31, 1918		$3,000,605.95

GENERAL BUSINESS.

Insurance in force December 31, 1917	$306,586,301.00
Risks written during 1918	298,111,699.00
Insurance in force December 31, 1918	311,269,174.00
Premiums collected, 1918	2,114,678.79
Losses paid, 1918	1,032,627.01
Losses incurred, 1918	1,046,521.41
Losses resisted and unpaid December 31, 1918	241,009.08

KANSAS BUSINESS.

Insurance in force December 31, 1917	$1,430,898.00
Net risks written during 1918	380,388.00
Insurance in force December 31, 1918	608,621.00
Net premiums received	8,486.93
Net losses paid	10,419.61
Net losses incurred	10,002.69
Losses resisted and unpaid December 31, 1918	1,642.39

Average rate in Kansas, 1.12.

COMMERCIAL UNION ASSURANCE COMPANY (LTD).

NEW YORK, N. Y.

U. S. manager, A. H. WRAY.
Organized, 1861. Began business in Kansas, January 1, 1880.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31, 1917		$11,737,455.56
INCOME.		
Premium income during year	$9,275,372.45	
Income from all other sources	673,228.83	
Total income during 1918		9,948,601.28
Total footings		$21,686,056.84
DISBURSEMENTS.		
Net amount paid for losses	$4,597,456.22	
Officers' and employees' salaries	2,459,310.03	
Insurance departments	36,926.97	
All other disbursements	1,979,760.98	
Total disbursements, 1918		9,073,454.20
Balance		$12,612,602.64
ASSETS.		
Real estate, unencumbered	$612,500.00	
Mortgages, bonds, etc	7,403,035.11	
Cash in office and banks	2,699,257.36	
All other assets (including non-ledger assets)	2,346,306.16	
Gross assets	$13,061,098.63	
Deduct non-admitted assets	616,450.98	
Total admitted assets December 31, 1918		$12,444,647.65
LIABILITIES.		
Losses resisted	$40,880.00	
Losses adjusted and not paid	231,713.00	
All other liabilities	8,961,027.81	
Total liabilities, except capital	$9,233,620.81	
Surplus $3,211,026.84		
Surplus as to policyholders	3,211,026.84	
Total liabilities December 31, 1918		$12,444,647.65

GENERAL BUSINESS.

Insurance in force December 31, 1917	$1,628,987,183.00
Risks written during 1918	8,885,045,658.00
Insurance in force December 31, 1918	1,500,562,482.00
Premiums collected, 1918	9,271,132.67
Losses paid, 1918	4,597,456.22
Losses incurred, 1918	4,473,362.86
Losses resisted and unpaid December 31, 1918	1,330,339.11

KANSAS BUSINESS.

Insurance in force December 31, 1917	$18,136,470.00
Net risks written during 1918	11,224,338.00
Insurance in force December 31, 1918	17,843,650.00
Net premiums received	115,006.24
Net losses paid	39,083.64
Net losses incurred	40,292.64

Average rate in Kansas, 1.02.

EAGLE STAR AND BRITISH DOMINIONS INSURANCE COMPANY (LTD.),

LONDON, ENGLAND.

FRED S. JAMES & CO., United States managers.
Organized, 1904. Began business in Kansas, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Deposit, $300,000.00.

Ledger assets December 31, 1917		$1,177,744.95
INCOME.		
Premium income during year	$1,198,600.46	
Income from all other sources	47,245.57	
Total income during 1918		1,245,846.03
Total footings		$2,423,590.98
DISBURSEMENTS.		
Net amount paid for losses	$434,026.37	
Employees' salaries	47,982.97	
Insurance department	5,176.43	
All other disbursements	452,688.49	
Total disbursements, 1918		939,874.26
Balance		$1,483,716.72
ASSETS.		
Mortgages, bonds, etc	$1,266,451.96	
Cash in office and banks	52,036.07	
All other assets (including non-ledger assets)	188,038.27	
Gross assets	1,506,526.30	
Total admitted assets December 31, 1918		$1,506,526.30
LIABILITIES.		
Losses resisted	$9,500.00	
Losses adjusted and not paid	132,976.35	
All other liabilities	745,274.48	
Total liabilities	$887,750.83	
Surplus $618,775.47		
Surplus as to policyholders	618,775.47	
Total liabilities December 31, 1918	1,506,526.30	
		$1,506,526.30

GENERAL BUSINESS.

Insurance in force December 31, 1917	$83,497,017.00
Risks written during 1918	204,889,246.00
Insurance in force December 31, 1918	124,145,314.00
Premiums collected, 1918	1,198,600.46
Losses paid, 1918	434,026.37
Losses incurred	482,363.98
Losses resisted and unpaid December 31, 1918	9,500.00

KANSAS BUSINESS.

Net premiums received	$7,272.19
Net losses paid	3,784.36
Net losses incurred	3,228.17

Average rate in Kansas, 1.27.

GENERAL FIRE ASSURANCE COMPANY,

PARIS, FRANCE.

FRED S. JAMES & CO., United States managers.
Organized, 1819. Began business in Kansas, May 26, 1911.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Deposit capital, $316,000.00.

Ledger assets December 31, 1917		$1,225,365.61
INCOME.		
Premium income during year	$887,605.81	
Income from all other sources	47,060.67	
Total income during 1918		934,666.48
Total footings		$2,160,032.09
DISBURSEMENTS.		
Net amount paid for losses	$393,655.93	
Insurance departments	23,514.75	
All other disbursements	330,281.90	
Total disbursements		747,452.58
Balance		$1,412,579.51
ASSETS.		
Mortgages, bonds, etc	$1,187,611.24	
Cash in office and banks	68,911.12	
All other assets (including non-ledger assets)	173,806.49	
Gross assets	$1,430,328.85	
Deduct non-admitted assets	7,411.24	
Total admitted assets December 31, 1918		$1,422,917.61
LIABILITIES.		
Losses resisted	$45,143.88	
Losses adjusted and not paid	135,497.93	
All other liabilities	722,889.29	
Total liabilities, except capital	$903,531.10	
Surplus $519,386.51		
Surplus as to policyholders	519,386.51	
Total liabilities December 31, 1918		$1,422,917.61

GENERAL BUSINESS.

Insurance in force December 31, 1917	$156,993,879.00
Risks written during 1918	169,543,467.00
Insurance in force December 31, 1918	133,603,015.00
Premiums collected, 1918	887,605.81
Losses paid, 1918	393,655.93
Losses incurred, 1918	439,143.58
Losses resisted and unpaid December 31, 1918	45,143.88

KANSAS BUSINESS.

Net premiums received	$7,529.75
Net losses paid	6,069.37
Net losses incurred	4,073.34

THE INDEMNITY MUTUAL MARINE ASSURANCE COMPANY (LTD.),

LONDON, ENGLAND.

APPLETON & COX, attorneys.
Organized, 1826. Began business in Kansas, ——.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Deposit capital, $300,000.00.

Ledger assets December 31, 1917		$1,163,528.43
INCOME.		
Premium income during year	$912,238.57	
Income from all other sources	85,410.22	
Total income during 1918		997,648.79
Total footings		$2,161,177.22
DISBURSEMENTS.		
Net amount paid for losses	$591,776.40	
Officers' and employees' salaries	20,743.94	
Insurance departments	3,691.94	
All other disbursements	297,537.45	
Total disbursements, 1918		913,749.73
Balance		$1,247,427.49
ASSETS.		
Mortgages, bonds, etc	$929,993.55	
Cash in office and banks	86,810.55	
All other assets (including non-ledger assets)	307,407.93	
Gross assets	$1,324,212.03	
Deduct non-admitted assets	83,940.44	
Total admitted assets December 31, 1918		$1,240,271.59$
LIABILITIES.		
Losses adjusted and not paid	$255,063.71	
All other liabilities	284,382.67	
Total liabilities, except capital	$539,446.38	
Deposit capital $300,000.00		
Surplus 400,825.21		
Surplus as to policyholders	700,825.21	
Total liabilities December 31, 1918	1,240,271.59	
		$1,240,271.59

GENERAL BUSINESS.

Insurance in force December 31, 1917	$29,188,098.00	$462,342.09
Risks written during 1918	692,329,719.00	1,760,211.56
Insurance in force December 31, 1918	69,876,648.00	330,915.23
Premiums collected, 1918		912,238.57
Losses paid, 1918		591,776.40
Losses incurred, 1918		601,170.40

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY (LTD.),

NEW YORK, N. Y.

HENRY W. EATON, manager U. S. branch; H. R. LOUDON, deputy manager.
Organized, 1836.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31, 1917		$16,683,162.60
INCOME.		
Premium income during year	$11,623,621.68	
Income from all other sources	635,970.07	
Total income during 1918		12,259,591.75
Total footings		$28,942,754.35
DISBURSEMENTS.		
Net amount paid for losses	$5,769,757.81	
Officers' and employees' salaries	711,541.21	
Insurance departments	223,774.70	
All other disbursements	4,239,940.82	
Total disbursements, 1918		10,945,014.54
Balance		$17,997,739.81
ASSETS.		
Real estate, unencumbered	$1,185,188.04	
Mortgages, bonds, etc	11,512,287.23	
Cash in office and banks	2,091,157.66	
All other assets (including non-ledger assets)	3,368,307.65	
Gross assets	$18,156,940.58	
Deduct non-admitted assets	1,072,543.20	
Total admitted assets		$17,084,397.38
LIABILITIES.		
Losses resisted	$86,276.00	
Losses adjusted and not paid	1,640,299.87	
All other liabilities	10,476,614.34	
Total liabilities, except capital	$12,203,190.21	
Surplus as to policyholders	4,881,207.17	
Total liabilities December 31, 1918	17,084,397.38	
		$17,084,397.38

GENERAL BUSINESS.

Insurance in force December 31, 1917	$1,754,764,219.00
Risks written during 1918	2,451,139,613.00
Insurance in force December 31, 1918	1,920,393,501.00
Premiums collected, 1918	11,623,621.68
Losses paid, 1918	5,769,757.81
Losses incurred, 1918	5,868,979.20
Losses resisted and unpaid December 31, 1918	1,726,575.87

KANSAS BUSINESS.

Insurance in force December 31, 1917	$22,187,252.00
Net risks written during 1918	15,109,613.00
Insurance in force December 31, 1918	22,875,152.00
Net premiums received	242,523.81
Net losses paid	102,526.06
Net losses incurred	99,746.06
Losses resisted and unpaid December 31, 1918	5,945.00

Average rate in Kansas, 1.20.

LONDON ASSURANCE CORPORATION,

LONDON, ENGLAND.

CHARLES L. CASE, United States manager.
Organized, 1720. Began business in Kansas, 1880.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31, 1917		$6,263,446.37
INCOME.		
Premium income during year	$4,273,979.89	
Income from all other sources	626,254.19	
Total income during 1918		4,900,234.08
Total footings		$11,163,680.45
DISBURSEMENTS.		
Net amount paid for losses	$2,359,239.88	
Officers' and employees' salaries	264,657.86	
Insurance departments	11,290.45	
All other disbursements	2,003,564.59	
Total disbursements		4,638,752.78
Balance		$6,524,927.67
ASSETS.		
Bonds, etc	$5,212,395.21	
Cash in office and banks	457,770.24	
All other assets (including non-ledger assets)	915,576.80	
Gross assets	$6,585,742.25	
Deduct non-admitted assets	492,606.70	
Total admitted assets December 31, 1918		$6,093,135.55
LIABILITIES.		
Losses resisted	$22,216.00	
Losses adjusted and not paid	864.44	
All other liabilities	3,967,920.46	
Total liabilities, except capital	$3,991,000.90	
Surplus as to policyholders	2,102,134.65	
Total liabilities December 31, 1918		$6,093,135.55

GENERAL BUSINESS.

Insurance in force December 31, 1917	$470,954,237.00
Risks written during 1918	1,032,336,527.00
Insurance in force December 31, 1918	502,315,806.00
Premiums collected, 1918	4,273,979.89
Losses paid, 1918	2,359,239.88
Losses incurred, 1918	2,203,484.02
Losses resisted and unpaid December 31, 1918	22,216.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$3,776,720.00
Net risks written during 1918	3,401,382.00
Insurance in force December 31, 1918	4,659,172.00
Net premiums received	36,564.34
Net losses paid	8,009.27
Net losses incurred	12,244.77
Losses unpaid December 31, 1918	2,856.00

Average rate in Kansas, 108.09.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY (LTD.),

LIVERPOOL, ENGLAND.

A. G. McILWAIN, Jr., manager.
Organized, 1861. Began business in Kansas, 1880.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31, 1917		$6,029,520.12
INCOME.		
Premium income during year	$3,556,540.24	
Income from all other sources	233,016.41	
Total income during 1918		3,789,556.65
Total footings		$9,819,076.77
DISBURSEMENTS.		
Net amount paid for losses	$1,442,738.13	
Officers' and employees' salaries	246,692.97	
Insurance departments	32,742.04	
All other disbursements	1,436,147.60	
Total disbursements		3,158,320.74
Balance		$6,660,756.03
ASSETS.		
Real estate, unencumbered	$300,000.00	
Mortgages, bonds, etc	4,073,989.88	
Cash in office and banks	624,231.07	
All other assets (including non-ledger assets)	1,735,579.39	
Gross assets	$6,733,800.34	
Deduct non-admitted assets	288,088.99	
Total admitted assets December 31, 1918		$6,445,711.35
LIABILITIES.		
Losses resisted	$29,195.00	
Losses adjusted and not paid	50,697.00	
All other liabilities	3,542,415.82	
Total liabilities, except capital	$3,622,307.82	
Surplus	$2,823,403.53	
Surplus as to policyholders	2,823,403.53	
Total liabilities December 31, 1918		$6,445,711.35

GENERAL BUSINESS.

Insurance in force December 31, 1917	$637,280,851.00
Risks written during 1918	776,334,868.00
Insurance in force December 31, 1918	676,127,870.00
Premiums collected, 1918	3,556,540.24
Losses paid, 1918	1,442,738.13
Losses incurred, 1918	1,336,983.02
Losses resisted and unpaid December 31, 1918	227,289.56

KANSAS BUSINESS.

Insurance in force December 31, 1917	$4,538,128.00
Net risks written during 1918	2,853,014.00
Insurance in force December 31, 1918	4,225,749.00
Net premiums received	32,862.32
Net losses paid	13,353.16
Net losses incurred	14,413.33
Losses resisted and unpaid December 31, 1918	1,885.00

Average rate in Kansas, 1.05.

UNITED STATES BRANCH NORTH BRITISH AND MERCANTILE,

NEW YORK, N. Y.

E. G. RICHARDS, president.
Organized, 1809. Began business in Kansas, March, 1870.
Statutory deposit, $400,000.00.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31, 1917		$10,952,351.41
INCOME.		
Premium income during year	$6,778,458.97	
Income from all other sources	353,181.33	
Total income during 1918		7,131,640.30
Total footings		$18,083,991.71
DISBURSEMENTS.		
Net amount paid for losses	$3,413,003.46	
Officers' and employees' salaries	502,658.89	
Insurance departments	16,097.31	
All other disbursements	2,766,140.22	
Total disbursements		6,697,899.88
Balance		$11,386,091.83
ASSETS.		
Cash in office and banks	$619,163.29	
All other assets (including non-ledger assets)	10,871,391.78	
Gross assets	$11,490,555.07	
Deduct non-admitted assets	1,117,084.94	
Total admitted assets December 31, 1918		$10,373,470.13
LIABILITIES.		
Losses resisted	$75,171.00	
Losses adjusted and not paid	155,066.00	
All other liabilities	6,822,938.51	
Total liabilities, except capital	$7,053,175.51	
Statutory deposit	$400,000.00	
Surplus	2,920,294.62	
Surplus as to policyholders	3,320,294.62	
Total liabilities December 31, 1918		$10,373,470.13

GENERAL BUSINESS.

Insurance in force December 31, 1917	$1,612,410,275.00
Risk written during 1918	1,412,913,949.00
Insurance in force December 31, 1918	3,025,324,224.00
Premiums collected, 1918	6,778,458.97
Losses paid, 1918	3,413,003.46
Losses incurred, 1918	3,355,748,97
Losses resisted and unpaid December 31, 1918	75,171.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$26,031,253.00
Net risks written during 1918	10,954,695.00
Insurance in force December 31, 1918	12,333,741.00
Net premiums received	9 ,353.12
Net losses paid	46,707.28
Net losses incurred	53,082.28
Losses resisted and unpaid December 31, 1918	17,688.00

Average rate in Kansas, .82.

THE NORTHERN ASSURANCE COMPANY (LTD.),

LONDON, ENGLAND.

GEO. W. BABB, manager, New York, N. Y.; J. C. CORBET, manager, Chicago, Ill.
Organized, 1836.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1818.

Deposit capital, $200,000.00.

Ledger assets December 31, 1917		$6,953,900.25
INCOME.		
Premium income during year	$4,817,761.67	
Income from all other sources	267,619.47	
Total income during 1918		5,085,381.14
Total footings		$12,039,281.39
DISBURSEMENTS.		
Net amount paid for losses	$2,332,686.49	
Officers' and employees' salaries	244,857.77	
Insurance departments	132,672.17	
All other disbursements	1,854,056.18	
Total disbursements		4,564,222.61
Balance		$7,475,058.78
ASSETS.		
Mortgages, bonds, etc	$5,848,675.40	
Cash in office and banks	597,992.70	
All other assets (including non-ledger assets)	1,257,175.28	
Gross assets	$7,703,843.38	
Deduct non-admitted assets	571,475.00	
Total admitted assets December 31, 1918		$7,132,368.38
LIABILITIES.		
Losses resisted	$93,514.00	
Losses adjusted and not paid	911,800.97	
All other liabilities	4,031,765.08	
Total liabilities, except capital	$5,037,080.05	
Capital stock paid up in cash now in the United States—statutory deposit	$200,000.00	
Surplus over all liabilities	1,895,288.33	
Surplus as to policyholders	2,095,288.33	
Total liabilities December 31, 1918		$7,132,368.38

GENERAL BUSINESS.

Insurance in force December 31, 1917	$698,652,624.00
Risks written during 1918	815,958,823.00
Insurance in force December 31, 1918	760,955,330.00
Premiums collected	4,720,558.15
Losses paid, 1918	2,332,636.49
Losses incurred, 1918	2,243,931.26
Losses resisted and unpaid December 31, 1918	659,828.65

KANSAS BUSINESS.

Insurance in force December 31, 1917	$7,759,612.00
Net risks written during 1918	5,105,703.00
Insurance in force December 31, 1918	8,145,112.00
Net premiums received	60,484.03
Net losses paid	24,258.01
Net losses incurred	24,249.01
Losses resisted and unpaid December 31, 1918	6,502.95

Average rate in Kansas, 1.18.

THE PALATINE INSURANCE COMPANY (LTD.), LONDON, ENGLAND,

UNITED STATES BRANCH, NEW YORK, N. Y.

A. H. WRAY, manager.
Organized, August 22, 1900. Began business in Kansas, January 1, 1901.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31, 1917		$3,827,494.23
INCOME.		
Premium income during year	$2,580,676.21	
Income from all other sources	219,819.75	
Total income during 1918		2,800,495.96
Total footings		$6,627,990.19
DISBURSEMENTS.		
Net amount paid for losses	$1,262,974.41	
Officers' and employees' salaries	160,812.37	
Insurance departments	16,694.99	
All other disbursements	957,686.98	
Total disbursements		2,398,168.75
Balance		$4,229,821.44
ASSETS.		
Mortgages, bonds, etc	$2,834,229.36	
Cash in office and banks	840,872.11	
All other assets (including non-ledger assets)	590,489.97	
Gross assets	$4,265,591.44	
Deduct non-admitted assets	289,456.98	
Total admitted assets		$3,976,134.46
LIABILITIES.		
Losses resisted, adjusted and not paid	$265,781.00	
All other liabilities	2,444,497.55	
Total liabilities	$2,710,278.55	
Surplus $1,265,855.91		
Surplus as to policyholders	1,265,855.91	
Total liabilities December 31, 1918		$3,976,134.46

GENERAL BUSINESS.

Insurance in force December 31, 1917	$524,522,444.00
Risks written during 1918	485,031,193.00
Insurance in force December 31, 1918	425,090,026.00
Premiums collected, 1918	2,580,676.21
Losses paid, 1918	1,226,136.99
Losses incurred, 1918	1,190,716.99
Losses resisted and unpaid December 31, 1918	265,781.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$6,184,500.00
Net risks written during 1918	3,616,892.00
Insurance in force December 31, 1918	5,746,670.00
Net premiums received	38,206.93
Net losses paid	15,743.76
Net losses incurred	15,073.76

Average rate in Kansas, 1.06.

PATRIOTIC ASSURANCE COMPANY,

UNITED STATES BRANCH, NEW YORK, N. Y.

J. J. GUILE, manager; A. M. THORBURN, secretary.
Organized, 1913. Began business in Kansas, May 11, 1916.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Deposit capital, $200,000.00.

Ledger assets December 31, 1917		$655,496.36
INCOME.		
Premium income during year	$388,497.06	
Income from all other sources	24,888.29	
Total income during 1918		413,385.35
Total footings		$1,068,881.71
DISBURSEMENTS.		
Net amount paid for losses	$97,573.54	
Officers' salaries	2,704.00	
Employees' salaries	10,190.27	
Insurance departments	2,899.07	
All other disbursements	114,359.68	
Total disbursements		227,726.56
Balance		$841,155.15
ASSETS.		
Mortgages, bonds, etc	$607,837.28	
Cash in office and banks	118,766.93	
All other assets (including non-ledger assets)	120,318.74	
Gross assets	$846,922.95	
Deduct non-admitted assets	17,410.07	
Total admitted assets December 31, 1918		$829,512.88
LIABILITIES.		
Losses resisted	$2,400.00	
Losses adjusted and not paid	52,280.41	
All other liabilities	220,027.66	
Total liabilities	$274,708.07	
Capital stock paid up in cash—deposit	$200,000.00	
Surplus	354,804.81	
Surplus as to policyholders	554,804.81	
Total liabilities December 31, 1918		$829,512.88

GENERAL BUSINESS.

Insurance in force December 31, 1917	$47,571,295.00
Risks written during 1918	80,917,921.00
Insurance in force December 31, 1918	69,822,951.00
Premiums collected, 1918	280,453.90
Losses paid, 1918	97,573.54
Losses incurred, 1918	133,332.26
Losses resisted and unpaid December 31, 1918	54,680.41

KANSAS BUSINESS.

Insurance in force December 31, 1917	$407,689.00
Net risks written during 1918	108,518.00
Insurance in force December 31, 1918	114,952.00
Net premiums received	1,377.81
Net losses paid	2,603.00
Net losses incurred	3,554.94

Average rate in Kansas, 1.35.

PHŒNIX ASSURANCE COMPANY. (LTD.), LONDON, ENGLAND,

NEW YORK, N. Y.

PERCIVAL BERESFORD, manager; HART DARLINGTON, assistant manager.
Organized, January 17, 1782. Began business in Kansas, 1881.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31, 1917		$4,929,031.00
INCOME.		
Premium income during year	$3,637,010.31	
Income from all other sources	408,202.23	
Total income during 1918		4,045,212.54
Total footings		$8,974,243.54
DISBURSEMENTS.		
Net amount paid for losses	$1,720,751.63	
Officers' and employees' salaries	267,194.52	
Insurance departments	143,022.56	
All other departments	1,502,728.27	
Total disbursements		3,633,696.98
Balance		$5,340,546.56
ASSETS.		
Mortgages, bonds, etc	$3,759,036.00	
Cash in office and banks	417,682.18	
All other assets (including non-ledger assets)	1,233,032.67	
Gross assets	$5,409,750.85	
Deduct non-admitted assets	50,159.68	
Total admitted assets December 31, 1918		$5,359,591.17
LIABILITIES.		
Losses resisted	$23,658.00	
Losses adjusted and not paid	654,785.71	
All other liabilities	2,652,539.04	
Total liabilities, except capital	$3,330,982.75	
Surplus	$2,028,608.42	
Surplus as to policyholders	2,028,608.42	
Total liabilities December 31, 1918		$5,359,591.17

GENERAL BUSINESS.

Insurance in force December 31, 1917	$978,104,582.00
Risks written during 1918	1,021,429,355.00
Insurance in force December 31, 1918	1,075,482,272.00
Premiums collected, 1918	3,637,010.31
Losses paid, 1918	1,720,751.63
Losses incurred, 1918	1,684,531.88
Losses resisted and unpaid December 31, 1918	23,658.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$3,090,416.00
Net risks written during 1918	3,478,901.00
Insurance in force December 31, 1918	3,473,410.00
Net premiums received	36,028.69
Net losses paid	10,127.73
Net losses incurred	9,443.06

Average rate in Kansas, 1.04.

ROYAL INSURANCE COMPANY (LTD.),

LIVERPOOL, ENGLAND.

C. F. SHALLCROSS, general attorney in the United States.
Organized, May 31, 1845. Began business in Kansas, ———.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Deposit capital, $662,000.00.

Ledger assets December 31, 1917		$17,122,312.27
INCOME.		
Premium income during year	$12,141,204.46	
Income from all other sources	1,343,001.21	
Total income during 1918		13,484,205.67
Total footings		$30,606,517.94
DISBURSEMENTS.		
Net amount paid for losses	$5,665,140.72	
Officers' and employees' salaries	1,133,996.14	
Insurance departments	26,526.19	
All other disbursements	4,691,914.67	
Total disbursements, 1918		11,517,577.72
Balance		$19,088,940.22
ASSETS.		
Real estate, unencumbered	$2,668,500.00	
Mortgages, bonds, etc	12,187,385.43	
Cash in office and banks	1,252,972.99	
All other assets (including non-ledger assets)	3,129,465.59	
Gross assets	$19,238,324.01	
Deduct non-admitted assets	968,667.01	
Total admitted assets		$18,269,657.00
LIABILITIES.		
Losses resisted	$86,857.98	
Losses adjusted and not paid and in process of adjustment	1,545,368.88	
All other liabilities	11,171,909.04	
All other liabilities, except capital	$12,804,135.90	
Deposit capital	$662,000.00	
Surplus	4,803,521.10	
Surplus as to policyholders	5,465,521.10	
Total liabilities December 31, 1918		$18,269,657.00

GENERAL BUSINESS.

Insurance in force December 31, 1917	$1,882,013,650.00
Risks written during 1918	2,945,547,613.00
Insurance in force December 31, 1918	1,943,702,919.00
Premiums collected, 1918	12,141,204.46
Losses paid, 1918	5,665,140.72
Losses incurred, 1918	5,820,771.46
Losses resisted and unpaid December 31, 1918	86,857.98

KANSAS BUSINESS.

Net risks written during 1918	$15,725,928.00
Insurance in force December 31, 1918	28,219,657.00
Net premiums received	162,532.96
Net losses paid	82,163.94
Net losses incurred	85,668.26

Average rate in Kansas, 1.03.

ROYAL EXCHANGE ASSURANCE, LONDON, ENGLAND,

UNITED STATES BRANCH, NEW YORK, N. Y.

R. D. Harvey, United States manager.
Organized, 1720. Began business in Kansas, 1896.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Deposit Capital, $400,000.00.

Ledger assets December 31, 1917		$3,979,148.11
INCOME.		
Premium income during year	$3,219,147.97	
Income from all other sources	144,490.72	
Total income during 1918		3,363,638.69
Total footings		$7,342,786.80
DISBURSEMENTS.		
Net amount paid for losses	$1,687,015.52	
Officers' salaries	20,000.00	
Employees' salaries	138,723.76	
Insurance departments	39,025.21	
All other disbursements	1,126,587.80	
Total disbursements, 1918		3,011,352.29
Balance		$4,331,434.51
ASSETS.		
Mortgages, bonds, etc	$3,610,579.44	
Cash in office and banks	191,310.67	
All other assets (including non-ledger assets)	694,765.84	
Gross assets	$4,496,655.95	
Deduct non-admitted assets	276,690.37	
Total admitted assets December 31, 1918		$4,219,965.58
LIABILITIES.		
Losses resisted	$9,750.00	
Losses not paid	545,735.02	
All other liabilities	2,248,567.29	
Total liabilities, except capital	$2,804,052.31	
Deposit capital $400,000.00		
Surplus 1,015,913.27		
Surplus as to policyholders	1,415,913.27	
Total liabilities December 31, 1918		$4,219,965.58

GENERAL BUSINESS.

Insurance in force December 31, 1917	$396,962,534.00
Risks written during 1918	1,098,365,037.00
Insurance in force December 31, 1918	419,138,950.00
Premiums collected, 1918	3,219,147.97
Losses paid, 1918	1,687,015.52
Losses incurred, 1918	1,688,245.69
Losses resisted and unpaid December 31, 1918	9,750.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$6,071,036.00
Net risks written during 1918	3,633,359.00
Insurance in force December 31, 1918	6,776,574.00
Net premiums received	41,942.07
Net losses paid	9,418.04
Net losses incurred	12,793.78

Average rate in Kansas, 1.15.

SUN INSURANCE OFFICE,

UNITED STATES BRANCH, NEW YORK, N. Y.

J. J. GUILE, United States manager. A. M. THORBURN, secretary.
Organized, 1710. Began business in Kansas, 1882.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital Deposit, $200,000.00.

Ledger assets December 31, 1917		$5,551,350.64
INCOME.		
Premium income during year	$4,003,550.09	
Income from all other sources	495,462.36	
Total income during 1918		4,499,012.45
Total footings		$10,050,363.09
DISBURSEMENTS.		
Net amount paid for losses	$1,835,721.82	
Officers' salaries	64,996.00	
Employees' salaries	132,144.69	
Insurance departments	10,892.17	
All other disbursements	1,815,898.54	
Total disbursements, 1918		3,859,653.22
Balance		$6,190,709.87
ASSETS.		
Real estate, unencumbered	$180,000.00	
Mortgages, bonds, etc	4,642,805.24	
Cash in office and banks	550,255.03	
All other assets (including non-ledger assets)	895,215.05	
Gross assets	$6,268,275.32	
Deduct non-admitted assets	405,967.74	
Total admitted assets December 31, 1918		$5,862,307.58
LIABILITIES.		
Losses resisted	$20,875.00	
Losses adjusted and not paid	526,146.24	
All other liabilities	3,946,412.45	
Total liabilities, except capital	$4,493,433.69	
Capital deposit	$200,000.00	
Surplus	1,168,873.89	
Surplus as to policyholders	1,368,873.89	
Total liabilities December 31, 1918		$5,862,307.58

GENERAL BUSINESS.

Insurance in force December 31, 1917	$756,265,415.00
Risks written during 1918	681,776,611.00
Insurance in force December 31, 1918	901,353,194.00
Premiums collected, 1918	3,210,494.13
Losses paid, 1918	1,835,721.82
Losses incurred, 1918	1,983,549.32
Losses resisted and unpaid December 31, 1918	547,021.24

KANSAS BUSINESS.

Insurance in force December 31, 1917	$6,020,972.00
Net risks written during 1918	2,295,107.00
Insurance in force December 31, 1918	8,313,804.00
Net premiums received	31,112.15
Net losses paid	20,030.76
Net losses incurred	15,048.00

Average rate in Kansas, $1.35.

SVEA FIRE AND LIFE INSURANCE COMPANY (LTD.),

GOTHENBURG, SWEDEN.

J. M. WENNSTROM, United States manager.
Organized, May 18, 1866. Began business in Kansas, June, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital Deposit, $200,000.00.

Ledger assets December 31, 1917		$2,307,007.20
INCOME.		
Premium income during year	$1,543,134.43	
Income from all other sources	74,775.70	
Total income during 1918		1,617,910.13
Total footings		$3,924,917.33
DISBURSEMENTS.		
Net amount paid for losses	$695,883.76	
Officers' and employees' salaries and agents' commissions	507,505.95	
Insurance departments	86,278.74	
All other disbursements	51,426.78	
Total disbursements, 1918		1,341,095.23
Balance		$2,583,822.10
ASSETS.		
Cash in office and banks	$192,718.65	
All other assets (including non-ledger assets)	2,418,770.66	
Gross assets	$2,611,489.31	
Deduct non-admitted assets	110,085.69	
Total admitted assets December 31, 1918		$2,501,403.62
LIABILITIES.		
Losses resisted	$4,355.30	
Losses adjusted and not paid	120,752.79	
All other liabilities	1,355,202.20	
Total liabilities, except capital	$1,480,310.29	
Capital deposit	$200,000.00	
Surplus	821,093.33	
Surplus as to policyholders	1,021,093.33	
Total liabilities December 31, 1918		$2,501,403.62

GENERAL BUSINESS.

Insurance in force December 31, 1917	$235,160,353.00
Risks written during 1918	256,341,000.00
Insurance in force December 31, 1918	209,997,565.00
Premiums collected, 1918	1,543,134.43
Losses paid, 1918	695,883.76
Losses incurred, 1918	680,832.91
Losses resisted and unpaid December 31, 1918	125,108.09

KANSAS BUSINESS.

Insurance in force December 31, 1917	$899,408.00
Net risks written during 1918	1,569,599.00
Insurance in force December 31, 1918	1,805,979.00
Net premiums received	21,964.45
Net losses paid	8,574.73
Net losses incurred	8,901.36
Losses resisted and unpaid December 31, 1918	326.63

Average rate in Kansas, 1.097.

SWISS REINSURANCE COMPANY,

NEW YORK, N. Y.

PERCIVAL BERESFORD, manager.
Organized, December 9, 1863. Began business in Kansas, 1911.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Ledger assets December 31, 1917		$1,719,330.18
INCOME.		
Premium income during year	$2,413,415.72	
Income from all other sources	121,715.46	
Total income during 1918		2,535,131.18
Total footings		$4,254,461.36
DISBURSEMENTS.		
Net amount paid for losses	$964,570.53	
Officers' and employees' salaries	9,815.42	
Insurance departments	1,548.85	
All other disbursements	853,061.92	
Total disbursements, 1918		1,828,996.72
Balance		$2,425,464.64
ASSETS.		
Mortgages, bonds, etc	$2,217,050.00	
Cash in office and banks	65,349.36	
All other assets (including non-ledger assets)	180,373.72	
Gross assets	$2,462,773.08	
Total admitted assets December 31, 1918		$2,462,773.08
LIABILITIES.		
Losses resisted	$8,823.84	
Losses adjusted and not paid	231,123.56	
All other liabilities	1,550,007.71	
Total liabilities, except capital	$1,789,955.11	
Surplus as to policyholders	672,817.97	
Total liabilities December 31, 1918		$2,462,773.08

GENERAL BUSINESS.

Insurance in force December 31, 1917	$186,942,306.00
Risks written during 1918	372,560,035.00
Insurance in force December 31, 1918	294,734,398.00
Premiums collected, 1918	2,413,415.72
Losses paid, 1918	964,570.53
Losses incurred, 1918	1,043,497.20
Losses resisted and unpaid December 31, 1918	239,947.40

KANSAS BUSINESS.

Insurance in force December 31, 1917	$1,468,025.00
Net risks written during 1918	1,727,187.00
Insurance in force December 31, 1918	1,910,072.00
Net premiums received	20,686.79
Net losses paid	3,154.39
Net losses incurred	7,025.65

Average rate in Kansas, 1.03.

UNION MARINE INSURANCE COMPANY (LTD.).

LIVERPOOL, ENGLAND.

H. K. FOWLER, United States manager.
Organized, 1863. Began business in Kansas, 1909.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Ledger assets December 31, 1917		$1,467,156.76
INCOME.		
Premium income during year	$797,247.82	
Income from all other sources	445,179.63	
Total income during 1918		1,242,427 45
Total footings		$2,709,584.21
DISBURSEMENTS.		
Net amount paid for losses	$529,178.07	
Officers' and employees' salaries	79,932.76	
All other disbursements	644,518.93	
Total disbursements, 1918		1,253,629.76
Balance		$1,455,954.45
ASSETS.		
Mortgages, bonds, etc	$974,985.22	
Cash in office and banks	13,570.83	
All other assets (including non-ledger assets)	478,291.47	
Gross assets	$1,466,847.02	
Deduct non-admitted assets	167,646.81	
Total admitted assets December 31, 1918		$1,299,200.21
LIABILITIES.		
Losses adjusted and not paid	$130,457.27	
All other liabilities	635,047.31	
Total liabilities, except capital	$765,504.58	
Capital stock paid up in cash $200,000.00		
Surplus 333,695.63		
Surplus as to policyholders	533,695.63	
Total liabilities December 31, 1918		$1,299,200.21
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$595,501.49
Risks written during 1918		2,486,031.18
Insurance in force December 31, 1918		283,439.55
Losses paid, 1918		529,178.07
Losses incurred, 1918		1,765,017.56
Losses resisted and unpaid December 31, 1918		537,722.72
KANSAS BUSINESS.		
Net risks written during 1918		$28,347.00
Insurance in force December 31, 1918		70,866.00
Net premiums received		538.30

WESTERN INSURANCE COMPANY,

TORONTO, CANADA.

W. B. MEIKLE, president; C. C. FOSTER, secretary.
Organized, August, 1851. Began business in Kansas, 1880.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $400,000.00.

Ledger assets December 31, 1917		$4,308,822.04
INCOME.		
Premium income during year	$3,019,362.15	
Income from all other sources	660,844.29	
Total income during 1918		3,680,206.44
Total footings		$7,989,028.48
DISBURSEMENTS.		
Net amount paid for losses	$1,804,729.23	
Officers' salaries	10,524.76	
Employees' salaries	101,026.07	
Insurance departments	79,558.81	
All other disbursements	1,170,562.36	
Total disbursements, 1918		3,166,401.23
Balance		$4,822,627.25
ASSETS.		
Mortgages, bonds, etc	$2,919,881.68	
Cash in office and banks	1,129,319.42	
All other assets (including non-ledger assets)	813,729.10	
Gross assets	$4,862,930.20	
Deduct non-admitted assets	169,349.67	
Total admitted assets December 31, 1918		$4,693,580.53
LIABILITIES.		
Losses resisted	$16,955.00	
Losses adjusted and not paid	1,033,715.48	
All other liabilities	1,909,293.72	
Total liabilities, except capital	$2,959,964.20	
Capital stock paid up in cash $400,000.00		
Surplus 1,333,616.33		
Surplus as to policyholders	1,733,616.33	
Total liabilities December 31, 1918		$4,693,580.53

GENERAL BUSINESS.

Insurance in force December 31, 1917	$543,849,620.00
Risks written during 1918	795,077,811.00
Insurance in force December 31, 1918	355,671,968.00
Premiums collected, 1918	3,019,362.15
Losses paid, 1918	1,804,729.23
Losses incurred, 1918	2,102,035.10
Losses resisted and unpaid December 31, 1918	1,050,670.48

KANSAS BUSINESS.

Insurance in force December 31, 1917	$2,127,870.00
Net risks written during 1918	7,296,705.00
Insurance in force December 31, 1918	2,139,352.00
Net premiums received	19,711.70
Net losses paid	8,354.98
Net losses incurred	6,925.98
Losses resisted and unpaid December 31, 1918	566.00

Average rate in Kansas, 98c.

LIFE INSURANCE COMPANIES.

DECEMBER 31, 1918.

Ætna.
American Bankers.
American Central.
American Home.
American.
American National Assurance, St. Louis.
American National, Galveston.
Bankers Life, Lincoln, Neb.
Bankers Life of Kansas, Olathe.
Bank Savings Life.
Capitol Life, Denver.
Central Life.
Central States.
Columbian National.
Equitable Life Assurance Society of the U. S.
Equitable Life, Des Moines.
Farmers and Bankers.
Federal Life.
Fidelity Mutual.
Franklin.
Globe Life.
Great American.
Great Republic.
Guardian.
Home.
Illinois.
International.
Kansas City.
Kansas Life, Topeka.
Lafayette.
Manhattan.
Maryland Assurance Corporation.
Massachusetts Mutual.
Metropolitan.
Midland.
Missouri State.
Morris Plan Insurance Society.
Mutual Benefit.
Mutual, New York.
National, Montpelier.
National Life, Chicago.
National Life and Accident.
New England Mutual.
New York.
North American, Chicago.
North American, Omaha.
Northwestern Mutual.
Northwestern National.
Occidental.
Old Colony.
Pacific Mutual.
Penn Mutual.
Peoria.
Phœnix Mutual.
Pioneer.
Protective League.
Provident Life and Trust, Philadelphia.
Prudential Insurance Company of America.
Royal Union Mutual.
Security Life of America.
Security Mutual, Binghamton, N. Y.
Security Mutual, Lincoln, Neb.
St. Joseph.
Travelers.
Union Central.
Union Mutual.
United States.

ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

M. G. BULKELEY, president; C. E. GILBERT, secretary.
Organized, June, 1820. Began business in Kansas, 1850.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $5,000,000.00.

Amount of ledger assets December 31, 1917		$117,419,529.90

INCOME.

First year's premiums on original policies, without deductions, less $146,068.53 for first year's reinsurance	$3,038,513.17	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	866,331.00	
Total new premiums	$3,904,844.17	
Renewal premiums, $14,959,005.88; extra premiums for total disability and accidental death benefits, $243,831.84	15,202,837.72	
Total premium income	$19,107,681.89	
Income from all other sources	6,883,324.56	
Total income during 1918, life business		25,991,006.45
Sum of both amounts		$143,410,536.35

DISBURSEMENTS.

For total and permanent disability, $2,009.06; for accidental death benefits, $52,000.00	$54,009.06	
Death claims paid during 1918 (less $123,333.34 reinsurance), $8,589,664.80; additions, $1,185.87	8,590,850.67	
Maturity endowments	2,957,847.83	
Net amount paid for losses and matured endowments	$11,602,707.56	
For annuities, $190,261.52; premium notes voided by lapse, $1,051.16	191,312.68	
Surrender value	2,370,020.31	
Dividends	1,494,044.85	
Total paid policyholders	$15,658,085.40	
Commissions and bonuses to agents on first year's premiums, $1,210,194.95; renewal premiums, $815,691.90	2,025,786.85	
Officers' and employees' salaries, home office	618,933.05	
All other disbursements	2,810,398.54	
Total disbursements, 1918, life business		21,113,203.84
Balance December 31, 1918		$122,297,332.51

ASSETS.

Real estate, unencumbered	$1,113,876.63	
Mortgages, bonds, loans on policies, premium notes, etc.	117,164,044.08	
Cash in company's office and banks	4,012,168.77	
All other assets	7,243.03	
Total ledger assets	$122,297,332.51	
Nonledger assets	6,306,525.13	
Gross assets	$128,603,857.64	
Deduct assets not admitted	71,437.86	
Admitted assets, life business	$128,532,419.78	
Total admitted assets, accident, health and liability business	21,255,680.61	
Total admitted assets, December 31, 1918		$149,788,100.39

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$104,489,629.00	
Same for reversionary additions and annuities, and supplementary contracts involving life contingencies		2,270,648.00	
Net reserve		$106,760,277.00	
Death claims in process of adjustment	$459,791.00		
Death claims reported—no proofs	446,367.00		
Death claims resisted	116,297.00		
All other policy claims	338,016.45		
Total policy claims		1,360,471.45	
All other liabilities		7,801,793.27	
Total liabilities, accident, health and liability business		16,700,904.74	
Capital stock	$5,000,000.00		
Surplus	12,164,653.93		
Total surplus as regards policyholders		17,164,653.93	
Total liabilities December 31, 1918			$149,788,100.39

GENERAL LIFE BUSINESS.

	No.	*Amount.*
Insurance in force December 31, 1917	214,814	$572,916,282.45
Risks written during 1918	23,463	218,251,456.34
Insurance in force December 31, 1918	219,814	673,171,467.54
Premiums received		19,107,681.89
Losses incurred		9,100,174.87
Losses paid		8,779,476.66
Claims remaining unpaid December 31, 1918		1,360,471.45

KANSAS LIFE BUSINESS.

Insurance in force December 31, 1917	5,803	$10,888,854.96
Risks written during 1918	788	2,254,795.71
Insurance in force December 31, 1918	5,798	11,302,684.42
Premiums received		364,385.63
Losses incurred		100,162.06
Losses paid		90,530.06
Claims remaining unpaid December 31, 1918		12,329.00

All classes of policies are secured by the entire assets of the company.

THE AMERICAN BANKERS INSURANCE COMPANY,

CHICAGO, ILL.

ERNEST W. SPICER, president; JAMES P. WHEDON, secretary.
Organized, April 30, 1909. Began business in Kansas, ———.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $163,190.00.

Amount of ledger assets December 31, 1917		$1,129,752.90
Decrease in capital stock, (decrease $162,500; increase, $690		161,810.00
Total		$967,942.90

INCOME.

First year's premiums on original policies, without deductions, less $1,455.76 for first year's reinsurance	$85,461.18	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	54.92	
Total new premiums	$85,516.10	
Renewal premiums	340,234.88	
Total premium income	$425,750.98	
Income from all other sources	230,332.78	
Total income during 1918		656,083.76
Sum of both amounts		$1,624,026.66

DISBURSEMENTS.

Death claims paid during 1918 (less $1,333.14 reinsurance), $154,779.74; disability, $125.00	$154,904.74	
Premium notes voided by lapse	622.68	
Surrender values	18,143.50	
Coupons	521.56	
Total paid policyholders	$174,192.48	
Commissions and bonuses to agents on first year's premiums, $57,710.73; renewal premiums, $34,717.77	92,428.50	
Officers' salaries	17,480.75	
Employees' salaries	19,547.63	
All other disbursements	65,944.55	
Total disbursements, 1918		369,593.91
Balance December 31, 1918		$1,254,432.75

ASSETS.

Real estate, unencumbered	$98,796.30	
Mortgages, bonds, loans on policies, premium notes, etc	968,437.46	
Cash in company's office and banks	173,225.74	
All other assets	13,973.25	
Total ledger assets	$1,254,432.75	
Non-ledger assets	79,596.73	
Gross assets	$1,334,029.48	
Deduct assets not admitted	18,849.07	
Total admitted assets December 31, 1918		$1,315,180.41

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$942,020.00	
Net reserve		$942,020.00	
Death claims due and unpaid	$13,432.00		
Death claims reported—no proofs	40,770.00		
All other policy claims	1,773.00		
Total policy claims		55,975.00	
All other liabilities		102,848.40	
Capital stock		163,190.00	
Surplus		51,147.10	
Total liabilities December 31, 1918			$1,315,180.41

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	15,252	$13,817,414.00
Risks written during 1918	13,401	7,955,876.00
Insurance in force December 31, 1918	25,303	19,160,048.00
Premiums received		425,750.98
Losses incurred		192,425.36
Losses paid		154,904.74
Claims remaining unpaid December 31, 1918		55,975.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	391	$448,933.00
Risks written during 1918	206	247,100.00
Insurance in force December 31, 1918	407	487,233.00
Premiums received		16,377.40
Losses incurred	22	11,000.00
Losses paid	22	11,000.00

AMERICAN CENTRAL LIFE INSURANCE COMPANY,

INDIANAPOLIS, IND.

HERBERT M. WOOLLEN, president; CARROLL V. CARR, secretary.
Organized, February 23, 1899. Began business in Kansas, 1907.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $137,000.00.

Amount of ledger assets December 31, 1917		$5,703,756.60
INCOME.		
First year's premiums on original policies, without deductions, less $5,727.23 for first year's reinsurance	$246,668.64	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	58,230.84	
Total new premiums	$304,899.48	
Renewal premiums	1,016,036.38	
Total premium income	$1,320,935.86	
Income from all other sources	389,983.69	
Total income during 1918		1,710,919.55
Sum of both amounts		$7,414,676.15
DISBURSEMENTS.		
Death claims paid during 1918	$548,756.92	
Maturity endowments, $3,500.00; additions, $65,741.09; premium waived, $94.88	69,335.97	
Net amount paid for losses and matured endowments	$618,092.89	
Surrender values	292,872.43	
Dividends	43,401.31	
Total paid policyholders	$954,366.63	
Commissions and bonuses to agents on first year's premiums, $168,585.62; renewal premiums, $49,358.39	217,944.01	
Officers' and employees' salaries	104,095.65	
All other disbursements	204,154.47	
Total disbursements, 1918		1,480,560.76
Balance December 31, 1918		$5,934,115.39
ASSETS.		
Real estate, unencumbered	$426,601.67	
Mortgages, bonds, loans on policies, premiums notes, etc	5,361,002.16	
Cash in company's office	139,485.28	
All other assets	7,026.28	
Total ledger assets	$5,934,115.39	
Nonledger assets	575,886.91	
Gross assets	$6,510,002.30	
Deduct assets not admitted	37,651.05	
Total admitted assets December 31, 1918		$6,472,351.25

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$5,605,505.24	
Values reinsured in other solvent companies (to be deducted)		24,483.46	
Net reserve		$5,581,021.78	
Death claims reported—no proofs	$67,513.34		
Death claims resisted	13,286.87		
All other policy claims	3,000.00		
Total policy claims		83,800.21	
All other liabilities		458,647.85	
Capital stock		137,000.00	
Surplus		211,881.41	
Total liabilities December 31, 1918			$6,472,351.25

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	21,635	$46,855,818.00
Risks written during 1918	4,991	14,224,444.00
Insurance in force December 31, 1918	23,819	54,031,580.00
Premiums received		1,331,121.03
Losses incurred	262	611,445.12
Losses paid	237	548,756.92
Claims remaining unpaid December 31, 1918	35	80,800.21

KANSAS BUSINESS.

Insurance in force December 31, 1917	1,561	$2,998,910.00
Risks written during 1918	547	1,357,471.00
Insurance in force December 31, 1918	1,837	3,809,255.00
Premiums received		102,791.07
Losses incurred	18	49,114.00
Losses paid	17	44,114.00
Claims remaining unpaid December 31, 1918	1	5,000.00

THE AMERICAN HOME LIFE INSURANCE COMPANY,

TOPEKA, KAN., AND McPHERSON, KAN.

J. P. SLAUGHTER, president; CHAS. H. SANDY, secretary.
Organized, May 3, 1909. Began business in Kansas July 10, 1909.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$407,414.64
INCOME.		
First year's premiums on original policies, without deductions, less $278.57 for first year's reinsurance	$23,242.77	
Surrender values and dividends applied to first year's premiums or to purchase paid-up additions and annuities	34.32	
Total new premiums	$23,277.09	
Extra hazard, military service	100.00	
Renewal premiums, less $5,287.83 reinsurance	123,249.20	
Total premium income	$146,626.29	
Income from all other sources	74,514.32	
Total income during 1918		221,140.61
Sum of both amounts		$628,555.25
DISBURSEMENTS.		
Death claims paid during 1918 (less $2,500.00 reinsurance)	$26,112.70	
For premium notes voided by lapse	$8,716.91	
Surrender values	2,962.68	
Total paid policyholders	$11,679.59	
Commissions and bonuses to agents on first year's premiums, $22,002.35; renewal premiums, $8,475.72	30,478.07	
Officers' salaries, $6,000 of which was retiring president's salary from 1909 to 1918	11,650.78	
Employees' salaries	4,005.66	
All other disbursements	80,445.03	
Total disbursements, 1918		138,259.18
Balance December 31, 1918		$490,296.12
ASSETS.		
Mortgages, bonds, loans on policies, premium notes, etc	$411,538.51	
Cash in company's office and banks	43,542.35	
All other assets	32,808.15	
Total ledger assets	$487,889.01	
Nonledger assets	27,288.66	
Gross assets	$515,177.67	
Deduct assets not admitted	13,266.27	
Total admitted assets December 31, 1918		$501,911.40
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$405,732.00	
Death claims in process of adjustment $8,784.46		
Death claims reported—no proofs 14,250.00		
Total policy claims	23,034.46	
All other liabilities	360.00	
Surplus	72,784.94	
Total liabilities December 31, 1918		$501,911.40

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	3,285	$5,162,062.00
Risks written during 1918	510	917,231.00
Insurance in force December 31, 1918	3,812	5,003,898.00
Premiums received		152,053.37
Losses incurred		49,647.16
Losses paid		28,612.70
Claims remaining unpaid December 31, 1918		23,034.46

KANSAS BUSINESS.

Insurance in force December 31, 1917	$5,162,062.00
Risks written during 1918	917,231.00
Insurance in force December 31, 1918	5,003,898.00
Premiums received	152,053.37
Losses incurred	49,647.16
Losses paid	28,612.70
Claims remaining unpaid December 31, 1918	23,034.46

AMERICAN LIFE INSURANCE COMPANY,

DES MOINES, IOWA.

H. J. KLEMME, president; J. C. GRIFFITH, secretary.
Organized, February 12, 1899. Began business in Kansas, August 17, 1910.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,875.00.

Amount of ledger assets December 31, 1917		$1,914,794.18

INCOME.

First year's premiums on original policies, without deductions, less, $3,112.87 for first year's reinsurance	$146,987.24	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	14,495.90	
Total new premiums	$161,483.14	
Renewal premiums	533,592.96	
Total premium income	$695,076.10	
Income from all other sources	137,178.96	
Total income during 1918		832,255.06
Sum of both amounts		$2,747,049.24

DISBURSEMENTS.

Death claims paid during 1918 (less $22,644.00 reinsurance) $4.60	$169,967.65	
Maturity endowments	3,000.00	
Net amount paid for losses and matured endowments	$172,967.65	
Premium notes voided by lapse	7,294.55	
Claims on supplementary contracts	3,235.00	
Surrender values	61,299.07	
Dividends	19,468.92	
Total paid policyholders	$264,265.19	
Commissions and bonuses to agents on first year's premiums, $92,177.20, renewal premiums, $38,755.06	130,932.26	
Officer's salaries	28,898.13	
Employees' salaries	16,701.47	
All other disbursements	106,295.03	
Total disbursements, 1918		547,092.08
Balance December 31, 1918		$2,199,957.16

ASSETS.

Real estate, unencumbered	$45,000.00	
Mortgages, bonds, loans on policies, premiums notes, etc	2,031,247.08	
Cash in company's office and banks	113,563.32	
All other assets	10,146.76	
Total ledger assets	$2,199,957.16	
Nonledger assets	88,105.70	
Gross assets	$2,288,062.86	
Deduct assets not admitted	20,140.83	
Total admitted assets December 31, 1918		$2,267,922.03

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$1,922,797.00	
Same for reversionary additions and annuities		2,932.00	
Net reserve		$1,919,865.00	
Death claims in process of adjustment	$6,886.00		
Death claims reported—no proofs	28,432.53		
All other policy claims	5,000.00		
Total policy claims		40,318.53	
All other liabilities		90,889.60	
Capital stock		200,875.00	
Surplus		15,973.90	
Total liabilities December 31, 1918			$2,267,922.03

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	13,576	$21,775,765.00
Risks written during 1918	2,610	5,291,559.00
Insurance in force December 31, 1918	13,780	23,247,354.00
Premiums received		708,305.41
Losses incurred		215,633.58
Losses paid		180,315.05
Claims remaining unpaid December 31, 1918		35,318.53

KANSAS BUSINESS.

Insurance in force December 31, 1917	1,067	$1,362,319.00
Risks written during 1918	248	419,574.00
Insurance in force December 31, 1918	1,041	1,410,216.00
Premiums received		41,608.06
Losses incurred	8	9,250.00
Losses paid	5	5,310.00
Claims remaining unpaid December 31, 1918	3	3,940.00

AMERICAN NATIONAL ASSURANCE COMPANY,

ST. LOUIS, MO.

H. M. STILL, president; PEYTON C. JONES, secretary.
Organized, March 15, 1912. Began business in Kansas, April 27, 1914.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$544,141.36
INCOME.		
First year's premiums on original policies, without deductions, less $3,880.98 for first year's reinsurance	$75,321.22	
Renewal premiums	155,112.66	
Total premium income	$230,433.88	
Income from all other sources	40,011.15	
Total income during 1918		270,445.03
Sum of both amounts		$814,586.39
DISBURSEMENTS.		
Death claims paid during 1918 (less $1,000.00 reinsurance) $62,762.00	$62,769.53	
Net amount paid for losses and matured endowments	62,769.53	
Surrender values	3,832.37	
Total paid policyholders	$66,601.90	
Commissions and bonuses to agents on first year's premiums, $64,958.69; renewal premiums, $15,523.79	80,482.48	
Officers' salaries	7,440.00	
Employees' salaries	9,137.41	
All other disbursements	28,113.83	
Total disbursements, 1918		191,775.62
Balance December 31, 1918		$622,810.77
ASSETS.		
Mortgages, bonds, loans on policies, premium notes, etc.	$474,935.00	
Cash in company's office and banks	41,626.59	
All other assets	106,249.18	
Total ledger assets	$622,810.77	
Nonledger assets	35,631.21	
Gross assets	$658,441.98	
Deduct assets not admitted	29,428.40	
Total admitted assets December 31, 1918		$629,013.58
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$326,957.00	
Net reserve	$326,957.00	
Death claims reported—no proofs $5,016.52		
Death claims resisted 3,000.00		
Total policy claims	8,016.52	
All other liabilities	14,456.24	
Capital stock	200,000.00	
Surplus	79,583.82	
Total liabilities December 31, 1918		$629,013.58

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	3,327	$6,250,257.00
Risks written during 1918	1,484	2,703,391.00
Insurance in force December 31, 1918	3,880	7,318,136.00
Premiums received		230,433.88
Losses incurred		63,778.52
Losses paid		62,769.50
Claims remaining unpaid December 31, 1918		8,016.52

KANSAS BUSINESS.		
Insurance in force December 31, 1917	351	$553,500.00
Risks written during 1918	33	61,000.00
Insurance in force December 31, 1918	200	312,000.00
Premiums received		12,961.54
Losses incurred	2	6,000.00
Losses paid	4	9,500.00

AMERICAN NATIONAL ASSURANCE COMPANY,

GALVESTON, TEX.

W. L. MOODY, Jr., president; W. J. SHAW, secretary.
Organized, March, 1905. Began business in Kansas, ———.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $250,000.00.

Amount of ledger assets December 31, 1917		$4,968,979.24

INCOME.

First year's premiums on original policies, without deductions, less $2,371.09 for first year's reinsurance	$242,877.50	
Surrender value and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	10,341.85	
Total new premiums	$253,219.35	
Industrial premiums	1,764,089.18	
Renewal premiums	684,108.53	
Total premium income	$2,701,417.06	
Income from all other sources	958,424.53	
Total income during 1918		3,659,841.59
Sum of both amounts		$8,628,820.83

DISBURSEMENTS.

Death claims paid during 1918 (less $577.18 reinsurance), $870,575.02; additions $575.00	$871,150.02	
Maturity endowments, $195.00; additions, $4,000.00	4,195.00	
Industrial health claims, $45,719.74; disability claims	46,682.81	
Net amount paid for losses and matured endowments	$922,027.83	
For annuities	3,900.00	
Surrender values	65,677.65	
Special compensations and coupons included	43,708.36	
Total paid policyholders	$1,035,313.84	
Industrial commissions and bonuses, $426,235.49; commissions and bonuses to agents on first year's premiums, $177,135.56; renewal premiums, $19,129.89	622,500.94	
Officers' salaries	21,400.00	
Employees' salaries	302,221.77	
All other disbursements	971,961.68	
Total disbursements, 1918		2,953,398.23
Balance December 31, 1918		$5,675,422.60

ASSETS.

Real estate, unencumbered	$876,202.99	
Mortgages, bonds, loans on policies, premium notes, etc	2,790,930.11	
Cash in company's office and banks	686,008.75	
All other assets	1,322,280.75	
Total ledger assets	$5,675,422.60	
Nonledger assets	400,071.13	
Gross assets	$6,075,493.73	
Deduct assets not admitted	71,164.80	
Total admitted assets December 31, 1918		$6,004,328.93

LIABILITIES.

For reversionary additions and annuities		$4,586,224.18	
Net reserve		$4,573,819.43	
Death claims due and unpaid	$44,302.82		
Death claims in process of adjustment	15,842.25		
Death claims reported—no proofs	34,250.00		
Death claims resisted	2,000.00		
All other policy claims	27,349.50		
Total policy claims		123,744.57	
All other liabilities		364,907.57	
Capital stock		250,000.00	
Surplus		691,857.36	
Total liabilities December 31, 1918			$6,004,328.93

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	305,577	$65,765,039.00
Risks written during 1918	204,908	26,309,619.00
Insurance in force December 31, 1918	357,511	75,099,792.00
Premiums received		2,701,417.06
Losses incurred		1,045,772.40
Losses paid		922,027.83
Claims remaining unpaid December 31, 1918		123,744.57

KANSAS BUSINESS.

Insurance in force December 31, 1917	99	$130,500.00
Risks written during 1918	32	34,500.00
Insurance in force December 31, 1918	77	96,344.00
Premiums received		2,219.18
Losses incurred	1	1,000.00
Losses paid	1	1,000.00

BANKERS LIFE INSURANCE COMPANY,

LINCOLN, NEB.

H. S. WILSON, president; M. L. BLACKBURN, secretary.
Organized, April 6, 1887. Began business in Kansas, ———.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of ledger assets December 31, 1917		$12,466,981.15
INCOME.		
First year's premiums on original policies, without deductions, less $4,729.68 for first year's reinsurance	$279,166.81	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	55,618.08	
Total new premiums	$334,784.89	
Renewal premiums (less $15,509.44 for reinsurance renewals)	1,884,749.47	
Total premium income	$2,219,534.36	
Income from all other sources	703,973.00	
Total income during 1918		2,923,507.36
Sum of both amounts		$15,390,488.51
DISBURSEMENTS.		
Death claims paid during 1918 (less $12,500.00 reinsurance)	$397,815.11	
Maturity endowments	162,593.91	
Net amount paid for losses and matured endowments	$560,409.02	
For annuities	569.90	
Surrender values	116,372.57	
Dividends	192,565.26	
Total paid policyholders	$869,916.75	
Commissions and bonuses to agents on first year's premiums, $166,745.72; renewal premiums, $73,865.60	240,611.82	
Officers' salaries	32,000.00	
Employees' salaries	38,570.44	
All other disbursements	167,867.49	
Total disbursements, 1918		1,348,966.00
Balance December 31, 1918		$14,041,522.51
ASSETS.		
Real estate, unencumbered	$179,777.17	
Mortgages, bonds, loans on policies, etc	13,564,075.32	
Cash in company's office and banks	331,098.43	
Total ledger assets	$14,074,950.92	
Non-ledger assets	295,358.10	
Gross assets	$14,370,309.02	
Total admitted assets December 31, 1918		$14,370,309.02
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918 (net reserve)	$13,752,259.76	
Death claims due and unpaid	$234,284.94	
All other liabilities	102,614.06	
Capital stock	100,000.00	
Surplus	181,150.26	
Total liabilities December 31, 1918		$14,370,309.02

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	42,511	$66,184,033.66
Risks written during 1918	4,687	8,663,357.78
Insurance in force December 31, 1918	44,167	70,146,219.42
Premiums received, 1918		2,219,534.36
Losses incurred, 1918	392	633,924.62
Losses paid, 1918	294	410,315.11
Claims remaining unpaid December 31, 1918	108	236,126.94

KANSAS BUSINESS.		
Insurance in force December 31, 1917	6,877	$10,738,201.00
Risks written during 1918	944	1,673,315.00
Insurance in force December 31, 1918	7,310	11,680,016.00
Premiums received		339,092.25
Losses incurred	62	91,478.01
Losses paid	49	54,852.59
Claims remaining unpaid December 31, 1918	15	38,125.58

THE BANKERS LIFE INSURANCE COMPANY OF KANSAS,

OLATHE, KAN.

J. L. PETTYJOHN, president; C. F. PETTYJOHN, secretary.
Organized, January 26, 1917. Began business in Kansas, June 18, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$11,026.55
INCOME.		
First year's premiums on original policies, without deductions, $331.89 for first year's reinsurance	$20,380.61	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	29.15	
Total new premiums	$20,409.76	
Renewal premiums	8,244.20	
Total premium income	$28,653.96	
Income from all other sources	13,079.87	
Total income during 1918		41,739.83
Sum of both amounts		$52,760.38
DISBURSEMENTS.		
Death claims paid during 1918 (less $2,500.00 reinsurance)	$5,600.00	
Surrender values	$29.15	
Dividends	97.01	
Total paid policyholders	$5,726.16	
Commissions and bonuses to agents on first year's premiums, $12,455.98; renewal premiums, $327.57	12,783.55	
All other disbursements	3,283.78	
Total disbursements, 1918		21,793.44
Balance December 31, 1918		$30,966.94
ASSETS.		
Mortgages, bonds, loans on policies, premium notes, etc	$17,102.94	
Cash in company's office and banks	12,029.78	
All other assets	1,834.22	
Total ledger assets	$30,966.94	
Non-ledger assets	2,107.90	
Gross assets	$33,074.84	
Deduct assets not admitted	2,457.00	
Total admitted assets December 31, 1918		$30,617.84
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918 (net reserve)	$11,039.08	
All other liabilities	1,272.36	
Surplus	18,306.40	
Total liabilities December 31, 1918		$30,617.84

GENERAL AND KANSAS BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	219	$400,000.00
Risks written during 1918	270	540,700.00
Insurance in force December 31, 1918	446	879,600.00
Premiums received		28,659.96
Losses incurred	3	5,600.00
Losses paid	3	5,600.00

THE BANK SAVINGS LIFE INSURANCE COMPANY,

TOPEKA, KAN.

E. H. LUPTON, president; E. E. SALLEE, secretary.
Organized, October 17, 1908. Began business in Kansas, January 5, 1909.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$961,231.44
INCOME.		
First year's premiums on original policies, without deductions, less $1,831.57 for first year's reinsurance	$56,668.05	
Total new premiums	$56,668.05	
Renewal premiums	224,580.26	
Total premium income	$281,248.31	
Income from all other sources	57,380.59	
Total income during 1918		338,628.90
Sum of both amounts		$1,299,860.34
DISBURSEMENTS.		
Death claims paid during 1918	$63,000.00	
Net amount paid for losses and matured endowments	$63,000.00	
Surrender values	15,360.24	
Total paid policyholders	$78,360.24	
Commissions and bonuses to agents on first year's premiums, $32,821.60; renewal premiums, $6,556.64	39,378.24	
Officers' salaries	13,761.00	
Employees' salaries	8,697.42	
All other disbursements	50,898.66	
Total disbursements, 1918		186,095.56
Balance December 31, 1918		$1,113,764.78
ASSETS.		
Mortgages, bonds, loans on policies, premium notes, etc	$1,052,323.91	
Cash in company's office and banks	44,993.75	
All other assets	16,447.12	
Total ledger assets	$1,113,764.78	
Non-ledger assets	45,228.40	
Gross assets	$1,158,993.18	
Deduct assets not admitted	19,263.53	
Total admitted assets December 31, 1918		$1,139,729.65
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$757,199.00	
Net reserve	$757,199.00	
Death claims in process of adjustment	$9,000.00	
All other policy claims	26,765.67	
Total policy claims	35,765.67	
All other liabilities	5,781.64	
Capital stock	200,000.00	
Surplus	140,983.34	
Total liabilities December 31, 1918		$1,139,729.65

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	5,098	$9,085,790.00
Risks written during 1918 (including revivals)	826	1,643,320.00
Insurance in force December 31, 1918	5,187	9,505,850.00
Premiums received		281,248.31
Losses incurred		79,360.00
Losses paid		70,360.00
Claims remaining unpaid December 31, 1918		9,000.00

KANSAS BUSINESS.	
Insurance in force December 31, 1917	$8,994,790.00
Risks written during 1918	1,628,820.00
Insurance in force December 31, 1918	9,412,350.00
Premiums received	280,205.14
Losses incurred	79,360.00
Losses paid	70,360.00
Claims remaining unpaid December 31, 1918	9,000.00

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO,

DENVER, COLO.

THOS. F. DALY, president; PATRICK CROWE, secretary.
Organized, August, 1905. Began business in Kansas, ——.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$2,424,371.02
INCOME.		
First year's premiums on original policies, without deductions, less $7,003.95 for first year's reinsurance	$197,920.02	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	2,165.57	
Total new premiums	$200,085.59	
Renewal premiums	614,874.98	
Total premium income	$814,960.59	
Income from all other sources	356,254.64	
Total income during 1918		1,171,215.23
Sum of both amounts		$3,595,586.25
DISBURSEMENTS.		
Death claims paid during 1918 (less $9,500.00 reinsurance), $254,263.54, additions, $131.16	$254,394.70	
Maturity endowments, $1,000.00; D. B., $391.02	1,391.02	
Net amount paid for losses and matured endowments	$255,785.72	
For annuities, $533.06; premium notes voided by lapse, $9,056.24	9,589.30	
Surrender values	44,327.51	
Dividends	7,612.66	
Total paid policyholders	$317,315.19	
Commissions and bonuses to agents on first year's premiums, $143,479.09; renewal premiums, $28,854.06	172,333.15	
Officers' salaries	13,062.22	
Employees' salaries	29,255.41	
All other disbursements	166,780.75	
Total disbursements, 1918		698,746.72
Balance December 31, 1918		$2,896,839.53
ASSETS.		
Real estate, unencumbered	$17,200.00	
Mortgages, bonds, loans on policies, premium notes, etc	2,229,610.73	
Cash in company's office and banks	212,870.31	
All other assets	437,158.49	
Total ledger assets	$2,896,839.53	
Non-ledger assets	110,031.68	
Gross assets	$3,006,871.21	
Deduct assets not admitted	12,127.49	
Total admitted assets December 31, 1918		$2,994,743.72

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$2,294,610.09	
Same for reversionary additions and annuities		10,777.15	
Net reserve		$2,305,387.24	
Death claims due and unpaid	$67,821.93		
Death claims in process of adjustment	17,955.00		
Death claims reported—no proofs	70,427.60		
Death claims resisted	6,703.06		
All other policy claims	3,000.00		
Total policy claims		165,907.59	
All other liabilities		293,388.21	
Capital stock		100,000.00	
Surplus		130,060.68	
Total liabilities December 31, 1918			$2,994,743.72

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	13,304	$25,391,352.83
Risks written during 1918	3,349	7,530,355.00
Insurance in force December 31, 1918	14,267	29,335,934.35
Premiums received		814,960.59
Losses incurred	562	410,052.16
Losses paid	118	254,394.70
Claims remaining unpaid December 31, 1918	72	165,907.59

KANSAS BUSINESS.		
Insurance in force December 31, 1917	885	$1,246,818.50
Risks written during 1918	154	270,000.00
Insurance in force December 31, 1918	848	1,224,788.50
Premiums received		36,720.68
Losses incurred	12	23,500.00
Losses paid	11	19,770.65
Claims remaining unpaid December 31, 1918	2	6,000.00

THE CENTRAL LIFE INSURANCE COMPANY,

FORT SCOTT, KAN.

HOWARD L. STOUT, president; ROBERT S. TIERNAN, secretary.
Organized, December 12, 1906. Began business in Kansas, April 1, 1907.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$584,719.74
INCOME.		
First year's premiums on original policies, without deductions, $108.08 for first year's reinsurance	$34,248.76	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	104.93	
Total new premiums	$34,353.69	
Renewal premiums	154,184.61	
Total premium income	$188,538.30	
Income from all other sources	34,164.57	
Total income during 1918		222,702.87
Sum of both amounts		$807,422.61
DISBURSEMENTS.		
Reinsurance, $40,000.00; additions, $340.00	$40,340.00	
Net amount paid for losses and matured endowments	$40,340.00	
For premium notes voided by lapse	1,783.84	
Surrender values	11,856.23	
Dividends	5,478.23	
Total paid policyholders	$59,458.30	
Commissions and bonuses to agents on first year's premiums, $30 290.41; renewal premiums, $22,811.62	53,102.03	
Officers' salaries	6,089.00	
Employees' salaries	5,263.50	
All other disbursements	20,849.21	
Total disbursements, 1918		144,762.04
Balance December 31, 1918		$662,660.57
ASSETS.		
Mortgages, bonds, loans on policies, premium notes, etc	$642,248.61	
Cash in company's office and banks	20,411.96	
Total ledger assets	$662,660.57	
Nonledger assets	19,851.39	
Gross assets	$682,511.96	
Deduct assets not admitted	573.23	
Total admitted assets December 31, 1918		$681,938.73
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$551,828.77	
Same for reversionary additions and annuities	19,209.85	
Net reserve	$571,038.62	
Death claims reported—no proofs	10,660.00	
All other liabilities	18,707.71	
Surplus	80,532.40	
Total liabilities December 31, 1918		$681,938.73

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	3,246	$5,025,196.00
Risks written during 1918	654	1,011,361.00
Insurance in force December 31, 1918	3,369	5,213,023.00
Premiums received		188,538.30
Losses incurred	31	51,000.00
Losses paid	22	40,340.00
Claims remaining unpaid December 31, 1918	9	10,660.00

KANSAS BUSINESS.		
Insurance in force December 31, 1917	2,266	$3,540,613.00
Risks written during 1918	507	738,916.00
Insurance in force December 31, 1918	2,452	3,788,456.00
Premiums received		138,930.49
Losses incurred	22	40,377.00
Losses paid	18	36,279.00
Claims remaining unpaid December 31, 1918	4	4,098.00

CENTRAL STATES LIFE INSURANCE COMPANY,

ST. LOUIS, MO.

F. P. CRUNDEN, president; V. F. LARSON, secretary.
Organized, June 5, 1909. Began business in Kansas, ——.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1917		$1,800,550.82
INCOME.		
First year's premiums on original policies, without deductions, less $1,937.86 for first year's reinsurance	$256,440.87	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	12,912.27	
Total new premiums	$269,353.14	
Renewal premiums	664,907.60	
Total premium income	$934,260.74	
Income from all other sources	391,916.52	
Total income during 1918		1,326,177.26
Sum of both amounts		$3,126,728.08
DISBURSEMENTS.		
Death claims paid during 1918 (less $9,619.30 reinsurance), $317,705.55; additions, $1,215.31	$318,920.86	
Dismemberment and surgical benefits	5,647.13	
Net amount paid for losses and matured endowments	$324,567.99	
Surrender values	54,261.00	
Dividends	9,616.93	
Total paid policyholders	$388,445.92	
Commissions and bonuses to agents on first year's premiums, $183,618.02; renewal premiums, $39,094.43	222,712.45	
Officers' salaries	31,146.12	
Employees' salaries	34,461.61	
All other disbursements	219,608.49	
Total disbursements, 1918		896,374.59
Balance December 31, 1918		$2,230,353.49
ASSETS.		
Real estate, unencumbered	$59,953.21	
Mortgages, bonds, loans on policies, premium notes, etc.	1,957,207.40	
Cash in company's office and banks	181,652.19	
All other assets	31,540.69	
Total ledger assets	$2,230,353.49	
Non-ledger assets	83,715.90	
Gross assets	$2,314,069.39	
Deduct assets not admitted	40,500.29	
Total admitted assets December 31, 1918		$2,273,569.10

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$1,705,850.00	
Same for reversionary additions and annuities		1,915.00	
Net reserve		$1,707,765.00	
Death claims in process of adjustment	$113,576.42		
Death claims reported—no proofs	35,872.41		
Death claims resisted	14,000.00		
Total policy claims		163,448.83	
All other liabilities		177,579.96	
Capital stock		200,000.00	
Surplus		24,775.31	
Total liabilities December 31, 1918			$2,273,569.10

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	18,477	$29,836,833.00
Risks written during 1918	5,024	9,082,797.00
Insurance in force December 31, 1918	20,433	34,355,057.00
Premiums received		934,260.74
Losses incurred		488,016.82
Losses paid		324,567.99
Claims remaining unpaid December 31, 1918		163,448.83

KANSAS BUSINESS.		
Insurance in force December 31, 1917	292	$510,414.00
Risks written during 1918	128	211,500.00
Insurance in force December 31, 1918	355	614,500.00
Premiums received		17,699.23
Losses incurred	5	6,614.00
Losses paid	5	6,214.00
Claims remaining unpaid December 31, 1918	1	2,000.00

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

ARTHUR E. CHILDS, president; WILLIAM H. BROWN, secretary.
Organized, June 5, 1902. Began business in Kansas, April 19, 1905.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Amount of ledger assets December 31, 1917		$13,709,447.38
INCOME.		
First year's premiums on original policies, without deductions, less $8,946.53 for first year's reinsurance	$453,705.80	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	35,590.94	
Total new premiums	$489,296.74	
Renewal premiums	2,303,138.11	
Total premium income	$2,792,434.85	
Income from all other sources	1,124,137.15	
Total income during 1918		3,916,572.00
Sum of both amounts		$17,626,019.38
DISBURSEMENTS.		
Death claims paid during 1918 (less $13,757.00 reinsurance), $898,915.41; additions, $4,052.40	$902,967.81	
Maturity endowments	21,600.00	
Net amount paid for losses and matured endowments	$924,567.81	
For annuities, $6,586.91; premium notes voided by lapse, $15,862.89	22,449.80	
Surrender values, $263,623.96; disability premiums waived, $976.31	264,600.27	
Dividends	53,177.23	
Total paid policyholders	$1,264,795.11	
Commissions and bonuses to agents on first year's premiums, $188,353.80; renewal premiums, $121,060.55	309,414.35	
Officers' and employees' salaries	113,719.91	
All other disbursements	962,167.09	
Total disbursements, 1918		2,650,096.46
Balance December 31, 1918		$14,975,922.92
ASSETS.		
Real estate, unencumbered	$1,030,122.75	
Mortgages, bonds, loans on policies, etc.	13,345,390.66	
Cash in company's office and banks	237,047.33	
All other assets	363,362.18	
Total ledger assets	$14,975,922.92	
Nonledger assets	505,197.95	
Gross assets	$15,481,120.87	
Deduct assets not admitted	286,258.55	
Total admitted assets December 31, 1918		$15,194,862.32

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$12,864,003.00	
Same for reversionary additions and annuities		65,315.00	
Net reserve		$12,929,318.00	
Death claims reported—no proofs	$213,665.14		
Death claims resisted	16,445.00		
All other policy claims	33,752.00		
All other liabilities		769,211.99	
Capital stock		1,000,000.00	
Surplus		232,470.19	
Total liabilities December 31, 1918			$15,194,862.32

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917 (paid basis)	32,514	$82,059,851.25
Risks written during 1918 (paid basis)	5,733	17 907,312.00
Insurance in force December 31, 1918 (paid basis)	35,403	92,195,825.25
Premiums received		2,792,046.87
Losses incurred		1,086,024.65
Loss s paid		902,967.81
Claims remaining unpaid December 31, 1918		263,814.14

KANSAS BUSINESS.		
Insurance in force December 31, 1917	1,997	$3,585,066.00
Risks written during 1918	613	1,121,127.00
Insurance in force December 31, 1918	2,326	4,173,366.00
Premiums received		128,291.37
Losses incurred	26	47,963.80
Loss s paid	24	46,156.37
Claims remaining unpaid December 31, 1918	3	5,000.00

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES,

NEW YORK, N. Y.

W. A. DAY, president; W. ALEXANDER, secretary.
Organized, July 26, 1859. Began business in Kansas, January 11, 1861.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of ledger assets December 31, 1917		$567,212,766.10

INCOME.

First year's premiums on original policies, without deductions, less $16,000.00 for first year's reinsurance	$10,110,878.14	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	1,439,565.54	
Total new premiums	$11,550,443.68	
Renewal premiums	55,923,417.24	
Total premium income	$67,473,860.92	
Income from all other sources	52,338,674.50	
Total income during 1918		119,812,535.42
Sum of both amounts		$687,025,301.52

DISBURSEMENTS.

Disibility claims and accidental death benefits	$50,822.88	
Death claims paid during 1918 (less $95,739.01 reinsurance), $17,384,541.60; additions, $414,484.73	27,799,026.33	
Maturity endowments (less $5,000.00 reinsurance), $10,783,196.82; additions, $19,476.43	10,802,673.25	
Net amount paid for losses and matured endowments	$38,652,522.46	
For annuities	1,460,005.70	
Surrender values	10,249,573.83	
Dividends	15,050,388.19	
Total paid policyholders	$65,412,490.18	
Commissions and bonuses to agents on first year's premiums, $3,609,850.59; renewal premiums, $2,736,935.66	6,348,786.25	
Officers' and employees' salaries	1,825,268.67	
All other disbursements	11,909,834.69	
Total disbursements, 1918		85,496,379.79
Balance December 31, 1918		$601,528,921.73

ASSETS.

Real estate, unencumbered	$19,554,367.20	
Mortgages, bonds, loans on policies, premium notes, etc	575,973,121.83	
Cash in company's office and banks	4,827,840.10	
All other assets	1,173,592.60	
Total ledger assets	$601,528,921.73	
Nonledger assets	15,210,521.95	
Gross assets	$616,739,443.68	
Deduct assets not admitted	4,925,523.85	
Total admitted assets December 31, 1918		$611,813,919.83

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies in force December 31, 1918		$452,308,425.00	
Same for reversionary additions and annuities		26,125,625.00	
Net reserve		$478,434,050.00	
Death claims due and unpaid	$79,328.45		
Death claims in process of adjustment	901,290.57		
Death claims reported—no proofs	4,096,438.71		
Death claims resisted	132,503.64		
All other policy claims	3,155,631.70		
Total policy claims		8,365,193.07	
All other liabilities		36,003,924.18	
Capital stock		100,000.00	
Surplus, including dividend funds		88,910,752.58	
Total liabilities December 31, 1918			$611,813,919.83

GENERAL BUSINESS.

	Number	*Amount.*
Insurance in force December 31, 1917	665,414	$1,754,868,908.00
Risks written during 1918	74,781	273,223,559.00
Insurance in force December 31, 1918	695,483	1,924,538,578.00
Premiums received		67,473,860.92
Losses incurred		30,951,141.11
Losses paid		27,849,849.21
Claims remaining unpaid December 31, 1918		8,365,193.07

KANSAS BUSINESS.

Insurance in force December 31, 1917	$9,342,163.00
Risks written during 1918	1,215,465.00
Insurance in force December 31, 1918	9,602,263.00
Premiums received	339,564.03
Losses incurred	168,085.79
Losses paid	146,677.79
Claims remaining unpaid December 31, 1918	26,580.00

EQUITABLE LIFE INSURANCE COMPANY OF IOWA,

DES MOINES, IOWA.

J. C. CUMMINS, president; B. F. HADLEY, secretary.
Organized, 1867. Began business in Kansas, 1888.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $300,000.00.

Amount of ledger assets December 31, 1917		$21,695,442.79
INCOME.		
First year's premiums on original policies, without deductions, less $3,910.32 for first year's reinsurance	$889,528.35	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	193,340.53	
Total new premiums	$1,082,877.88	
Renewal premiums	4,079,592.06	
Premiums for disability benefit and to War Risk Insurance Bureau	12,842.99	
Total premium income	$5,175,312.93	
Income from all other sources	1,345,140.35	
Total income during 1918		6,520,453.28
Sum of both amounts		$28,215,896.07
DISBURSEMENTS.		
Death claims paid during 1918 (less $17,658.00 reinsurance), $1,240,006.84; additions, $19,551.32	$1,259,558.16	
Maturity endowments, $114,942.00; additions, $40,419.76	155,361.76	
Net amount paid for losses and matured endowments	$1,414,919.92	
For annuities, $2,266.90; premium notes voided by lapse, $9,528.77	11,795.61	
Surrender value	345,883.36	
Dividends	821,929.17	
Total paid policyholders	$2,594,528.12	
Commissions and bonuses to agents on first year's premiums, $465,100.94; renewal premiums, $230,328.33	695,429.27	
Officers' salaries	79,130.68	
Employees' salaries	131,648.45	
All other disbursements	582,225.48	
Total disbursements 1918		4,082,962.00
Balance December 31, 1918		$24,132,934.07
ASSETS.		
Real estate, unencumbered	$485,000.00	
Mortgages, bonds, loans on policies, premium notes, etc	23,377,749.71	
Cash in company's office and banks	122,869.74	
All other assets	147,314.62	
Total ledger assets	$24,132,934.07	
Nonledger assets	1,059,796.40	
Gross assets	$25,192,730.47	
Deduct assets not admitted	170,616.15	
Total admitted assets December 31, 1918		$25,022,114.32

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$20,537,716.00	
Same for reversionary additions and annuities		1,247,270.00	
Net reserve		$21,784,986.00	
Death claims reported—no proofs	$233,851.58		
Death claims resisted	1,000.00		
All other policy claims	53,411.07		
Total policy claims		288,262.65	
All other liabilities		1,454,469.68	
Capital stock		300,000.00	
Surplus		1,194,395.99	
Total liabilities December 31, 1918			$25,022,114.32

GENERAL BUSINESS.	*Number*	*Amount.*
Insurance in force December 31, 1917	83,561	$140,976,552.66
Risks written during 1918, revised, increase	13,274	29,996,822.32
Insurance in force December 31, 1918	91,251	159,618,090.66
Premiums received		5,175,312.93
Loss s incurred		1,507,292.94
Loss s paid		1,259,558.16
Claims remaining unpaid December 31, 1918		284,851.58

KANSAS BUSINESS.		
Insurance in force December 31, 1917	2,295	$3,735,620.00
Risks written during 1918	281	712,675.00
Ins rance in force December 31, 1918	2,412	4,094,220.00
Premi ms received		101,749.78
Loss s incurred	19	38,854.35
Loss s paid	17	24,784.35
Claims remaining unpaid December 31, 1918	2	14,070.00

THE FARMERS AND BANKERS LIFE INSURANCE COMPANY,

WICHITA, KAN.

H. K. LINDSLEY, president; E. B. JEWETT, secretary.
Organized, February 2, 1910. Began business in Kansas, May 1, 1911.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $275,000.00.

Amount of ledger assets December 31, 1917		$1,264,009.16
INCOME.		
First year's premiums on original policies, without deductions, less $4,953.79 for first year's reinsurance	$261,416.16	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	145.94	
Total new premiums	$261,562.10	
Renewal premiums	509,750.20	
Total premium income	$771,312.30	
Income from all other sources	107,886.60	
Total income during 1918		879,198.90
Sum of both amounts		$2,143,208.06
DISBURSEMENTS.		
Death claims paid during 1918 (less $6,500 reinsurance), $138,306.63; additions, $411.71	$138,718.34	
For premium notes voided by lapse	$9,262.27	
Surrender values	14,916.60	
Dividends	35,127.71	
Total paid policyholders	$198,024.92	
Commissions and bonuses to agents on first year's premiums, $212,675.81; renewal premiums, $30,199.35	242,875.16	
Officers' salaries	18,931.64	
Employees' salaries	22,261.54	
All other disbursements	95,183.98	
Total disbursements, 1918		577,277.24
Balance December 31, 1918		$1,565,930.82
ASSETS.		
Mortgages, bonds, loans on policies, premium notes, etc	$1,409,387.95	
Cash in company's office and banks	122,318.78	
All other assets	34,224.09	
Total ledger assets	$1,565,930.82	
Nonledger assets	88,780.14	
Gross assets	$1,654,710.96	
Deduct assets not admitted	50,517.32	
Total admitted assets December 31, 1918		$1,604,193.64
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918 (net reserve)	$981,871.00	
Death claims in process of adjustment $14,040.00		
Death claims reported—no proofs 39,916.94		
All other policy claims 12,466.27		
Total policy claims	66,423.21	
All other liabilities	229,636.85	
Capital stock	275,000.00	
Surplus	51,212.58	
Total liabilities December 31, 1918		$1,604,193.64

GENERAL BUSINESS.	*Number*	*Amount.*
Insurance in force December 31, 1917	11,000	$18,800,383.00
Risks written during 1918	3,357	7,916 935.00
Insurance in force December 31, 1918	12,262	23,362,278.00
Premiums received		771,312.30
Losses incurred	140	214,500.00
Loss s paid	88	137,500.00
Claims remaining unpaid December 31, 1918	52	77,000.00

KANSAS BUSINESS.		
Insurance in force December 31, 1917	9,488	$16,136,866.00
Risks written during 1918	3,086	7,466,212.00
Insurance in force December 31, 1918	10,630	19,953,211.00
Premiums received		647,259.44
Loss s incurred	115	184,000.000
Loss s paid	76	123,500.00
Claims remaining unpaid December 31, 1918	40	62,500.00

FEDERAL LIFE INSURANCE COMPANY,

CHICAGO, ILL.

ISAAC MILLER HAMILTON, president; CHARLES S. RANNELLS, secretary.
Organized, September 8, 1899. Began business in Kansas, May 5, 1900.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $300,000.00.

Amount of ledger assets December 31, 1917		$4,090,385.85
INCOME.		
First year's premiums on original policies, without deductions, less $3,361.47 for first year's reinsurance	$145,506.17	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	2,554.45	
Total new premiums	$148,060.62	
Renewal premiums	648,142.72	
Extra premiums for total disability benefit and accidental death benefits	4,607.47	
Total premium income	$800,810.81	
Income from all other sources, including accident and health department	645,808.00	
Total income during 1918		1,446,618.81
Sum of both amounts		$5,537,004.66
DISBURSEMENTS.		
Death claims paid during 1918 (less $1,818 reinsurance)	$266,408.58	
Maturity endowments	35,400.00	
For additional accidental death benefits	7,000.00	
Net amount paid for losses and matured endowments	$308,808.58	
For premium notes voided by lapse, $2,611.30	5,785.25	
For coupons on policies paid in cash	3,462.81	
Surrender values	190,106.69	
Dividends	23,798.49	
Total paid policyholders	$531,961.82	
Commissions and bonuses to agents on first year's premiums, $94,933.51; renewal premiums, $36,165.35; industrial, $1,314.62	132,413.48	
Officers' salaries	36,239.23	
Employees' salaries	28,736.37	
All other disbursements, including accident and health dept.	547,339.77	
Total disbursements, 1918		1,276,690.67
Balance December 31, 1918		$4,260,313.99
ASSETS.		
Real estate, unencumbered	$540,414.03	
Mortgages, bonds, loans on policies, premium notes, etc.	3,658,177.56	
Cash in company's office and banks	18,459.53	
All other assets, including accident and health department (uncollected premiums)	43,262.87	
Total ledger assets, including accident and health dept.	$4,260,313.99	
Nonledger assets	146,682.96	
Gross assets	$4,406,996.95	
Deduct assets not admitted	46,479.59	
Total admitted assets December 31, 1918		$4,360,517.36

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$3,599,570.00	
Same for revisionary additions and annuities		6,336.00	
Net reserve		$3,605,906.00	
Death claims in process of adjustment	$31,182.12		
Death claims reported—no proof	30,642.70		
Reserve for net death losses incurred but unreported	858.00		
Claims for death losses and other policy claims resisted	5,527.05		
Total policy claims		68,209.87	
All other liabilities, including accident and health department		368,393.63	
Capital stock		300,000.00	
Surplus		18,007.86	
Total liabilities December 31, 1918, including accident and health department			$4,260,517.36

GENERAL BUSINESS.	*Number*	*Amount.*
Insurance in force December 31, 1917	13,269	$25,101,635.00
Risks written during 1918	2,183	5,423,281.00
Insurance in force December 31, 1918	13,388	26,008,265.00
Premiums received		800,810.81
Losses incurred		303,467.30
Losses paid		266,408.58
Claims remaining unpaid December 31, 1918		68,209.87

KANSAS BUSINESS.		
Insurance in force December 31, 1917	52	$149,952.75
Risks written during 1918	9	47,222.00
Insurance in force December 31, 1918	61	197,174.75
Premiums received		3,860.92

THE FIDELITY MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PA.

WALTER LEMAR TALBOT, president; CHAS. G. HODGE, secretary.
Organized, December 2, 1878. Began business in Kansas, 1900.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$34,257,176.69

INCOME.

First year's premiums on original policies, without deductions, less $17,993.65 for first year's reinsurance	$723,254.31	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	52,864.26	
Total new premiums	$776,118.57	
Renewal premiums	4,790,049.67	
Total premium income	$5,566,168.24	
Income from other sources	2,940,443.50	
Total income during 1918		8,506,611.74
Sum of both amounts		$42,763,788.43

DISBURSEMENTS.

For accidental disability claims	$1,743.74	
Death claims paid during 1918, $2,177,647.02; additions, $30,489.66	2,208,136.68	
Maturity endowments, $304,783.10; additions, $953.50	305,736.50	
Net amount paid for losses and matured endowments	$2,515,617.02	
For annuities	17,027.34	
Surrender values	1,049,114.42	
Dividends	692,246.95	
Total paid policyholders	$4,274,005.73	
Commissions and bonuses to agents on first year's premiums, $302,185.27; renewal premiums, $322,585.77	624,771.04	
Officers' directors' and employees' salaries	225,349.91	
All other disbursements	774,620.64	
Total disbursements 1918		5,898,747.32
Balance December 31, 1918		$36,865,041.11

ASSETS.

Real estate, unencumbered	$1,472,187.31	
Mortgages, bonds, loans on policies, premium notes, etc.	34,658,361.58	
Cash in company's office and banks	484,631.50	
All other assets	249,860.72	
Total ledger assets	$36,865,041.11	
Nonledger assets	1,079,237.38	
Gross assets	$37,944,278.49	
Deduct assets not admitted	697,830.16	
Total admitted assets December 31, 1918		$37,246,448.33

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918 (less reinsurance)		$30,528,172.00	
Same for revisionary additions and annuities		439,079.00	
Net reserve		$30,967,251.00	
Death claims in process of adjustment	$77,775.90		
Death claims reported—no proofs	291,286.21		
Death claims resisted	42,789.74		
All other policy claims	101,597.10		
Total policy claims		512,448.95	
All other liabilities		4,683,587.76	
Surplus		1,083,160.62	
Total liabilities December 31, 1918			$37,246,448.33

GENERAL BUSINESS.

	Amount.
Insurance in force December 31, 1917	$142,022,569.00
Risks written during 1918	18,891,944.00
Insurance in force December 31, 1918	149,295,550.00
Premiums received	5,566,168.24
Losses incurred and endowments	2,781,050.52
Losses paid and endowments	2,515,617.02
Claims remaining unpaid December 31, 1918	415,652.29

KANSAS BUSINESS.

Insurance in force December 31, 1917	$985,370.00
Risks written during 1918	71,671.00
Insurance in force December 31, 1918	983,828.00
Premiums received	42,531.30
Losses incurred	18,075.12
Losses paid	13,075.12
Claims remaining unpaid December 31, 1918	5,000.00

THE FRANKLIN LIFE INSURANCE COMPANY,

SPRINGFIELD, ILL.

GEO. B. STADDEN, president; HENRY ABLES, secretary.
Organized, 1884. Began business in Kansas, ——

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of ledger assets December 31, 1917		$8,409,661.09
INCOME.		
First year's premiums on original policies, without deductions, less $9,360.79 for first year's reinsurance	$349,672.01	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	46,383.94	
Total new premiums	$396,055.95	
Renewal premiums	1,651,100.79	
Total premium income	$2,047,156.74	
Income from all other sources	464,034.07	
Total income during 1918		2,511,190.81
Sum of both amounts		$10,920,851.90
DISBURSEMENTS.		
Death claims paid during 1918, $669,103.96; additions, $20,342.45	$689,446.41	
Maturity endowments	19,000.00	
Net amount paid for losses and matured endowments	$708,446.41	
For annuities, $400.00; premium notes voided by lapse, $11,757.78	12,158.42	
Surrender values	163,585.69	
Dividends, $49,351.39; disability benefits, $393.97	49,725.36	
Total paid policyholders	$933,915.88	
Commission and bonuses to agents on first year's premiums, $218,716.29; renewal premiums, $80,948.86	299,665.15	
Office salaries and employees' salaries	123,990.36	
All other disbursements	274,429.36	
Total disbursements, 1918		1,632,000.75
Balance December 31, 1918		$9,288,851.15
ASSETS.		
Real estate, unencumbered	$240,000.00	
Mortgages, bonds, loans on policies, premium notes, etc	8,896,626.70	
Cash in company's office and banks	101,257.77	
All other assets	50,966.68	
Total ledger assets	$9,288,851.15	
Nonledger assets	350,596.26	
Gross assets	$9,639,447.41	
Deduct assets not admitted	64,914.69	
Total admitted assets December 31, 1918		$9,574,532.72

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$8,020,497.00	
Same for revisionary additions and annuities		7,634.00	
Net reserve		$8,028,131.00	
Death claims in process of adjustment	$26,794.29		
Death claims reported—no proofs	71,180.40		
All other policy claims	25,340.00		
Total policy claims		123,315.69	
All other liabilities		229,069.85	
Capital stock		100,000.00	
Surplus		1,094,016.18	
Total liabilities December 31, 1918			$9,574,532.72

GENERAL BUSINESS.	*Number*	*Amount.*
Insurance in force December 31, 1917	32,652	$62,336,698.00
Risks written during 1918	6,172	16,346,723.00
Insurance in force December 31, 1918	35,177	70,586,248.00
Premiums received		2,047,156.74
Loss s incurred		713,409.96
Loss s paid		689,446.41
Claims remaining unpaid December 31, 1918		97,9 5.69

KANSAS BUSINESS.		
Insurance in force December 31, 1917	652	$1,088,827.00
Risks written during 1918	41	94,000.00
Insurance in force December 31, 1918	621	1,007,570.00
Premiums received		33,555.63
Loss s incurred		21,500.00
Loss s paid		19,500 00
Claims remaining unpaid December 31, 1918		2,000.00

THE GLOBE LIFE INSURANCE COMPANY,

SALINA, KAN.

JOHN W. COOPER, president; P. R. SCHWEICH, secretary.
Organized, December 16, 1915. Began business in Kansas, August 14, 1916.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of ledger assets December 31, 1917		$740,904.92
INCOME.		
First year's premiums on original policies, without deductions, less $43.84 for first year's reinsurance	$1,625.18	
Renewal premiums	20,870 15	
Total premium income	$22,495.33	
Income from all other sources	259,792.64	
Total income during 1918		282,287.97
Sum of both amounts		$1,023,192.89
DISBURSEMENTS.		
Death claims paid during 1918 (less $5,000 reinsurance)	$17,900.00	
Surrender values	987.40	
Dividends	33 16	
Total paid policyholders	$18,920.56	
Commissions and bonus s to agents on first year's premiums, $3,158; renewal premiums, $92.51	3,250.51	
Officers' and employees' salaries	9,476.29	
All other disbursements	721,511.51	
Total disbursements, 1918		753,158.87
Balance December 31, 1918		$270,034.02
ASSETS.		
Mortgages, bonds, loans on policies, premium notes, etc	$133,455.55	
Cash in company's office and banks	118,038.62	
All other assets	18,539.85	
Total ledger assets	$270,034.02	
Nonledger assets	99,716.79	
Gross assets	$369,750.81	
Deduct assets not admitted	136,726.07	
Total admitted assets December 31, 1918		$233,024.74
LIABILITIES.		
Net present values of all outstanding policies in force December 31, 1918	$26,381.00	
Death claims reported—no proofs $6,500.00		
Death claims resisted 4,000.00		
Total policy claims	10,500.00	
All other liabilities	11,330.77	
Capital stock	100,000.00	
Surplus	84,812.97	
Total liabilities December 31, 1918		$223,024.74

GENERAL BUSINESS.	*Number*	*Amount.*
Insurance in force December 31, 1917	1,159	$2,265,806.00
Risks written during 1918	136	245,000.00
Insurance in force December 31, 1918	436	1,026,800.00
Premiums received		22,481.68
Loss s incurred		23,500.00
Loss s paid		22,900.00
Claims remaining unpaid December 31, 1918		10,500.00

KANSAS BUSINESS.		
Insurance in force December 31, 1917	1,002	$2,036,806.00
Risks written during 1918	81	146,000 00
Insurance in force December 31, 1918	447	853,800.00
Premiums received		19,068.63
Loss s incurred		23,500.00
Loss s paid		22,900.00
Claims remaining unpaid December 31, 1918		10,500.00

THE GREAT AMERICAN LIFE INSURANCE COMPANY,

HUTCHINSON, KAN.

STEPHEN M. RABBIT, president; JOS. E. SMITH, secretary.
Organized, September 8, 1916. Began business in Kansas, September 12, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$230,557.56
INCOME.		
First year's premiums on original policies, without deductions, less $2,386.27 for first year's reinsurance	$62,977.10	
Renewal premiums and coupons used	10,496.62	
Total premium income	$73,473.72	
Income from all other sources	27,173.10	
Total income during 1918		100,646.82
Sum of both amounts		$331,204.38
DISBURSEMENTS.		
Death claims paid during 1918	$8,500.00	
For annuities	255.00	
Dividends, coupon reductions, $21.75; $925.48	947.23	
Total paid policyholders	$9,702.23	
Commissions and bonuses to agents on first year's premiums, $42,526.46; renewal premiums, $327.26	$42,853.60	
Office salaries	16,643.34	
Employees' salaries (agents)	6,012.00	
All other disbursements	26,982.92	
Total disbursements 1918		102,194.09
Balance December 31, 1918		$229,010.29
ASSETS.		
Real estate, unencumbered	$60,000.00	
Mortgages, bonds, loans on policies, premium notes, etc	87,450.00	
Cash in company's office and banks	22,764.43	
All other assets (U. S. bonds, bills recorded, etc)	155,349.38	
Total ledger assets	$325,563.81	
Nonledger assets	5,585.61	
Gross assets	$331,149.42	
Deduct assets not admitted	69,398.53	
Total admitted assets December 31, 1918		$261,750.89
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$15,410.52	
Same for revisionary additions and annuities, extra reserve and continuous disablement benefit	6,131.68	
Net reserve	$21,542.20	
Death claims reported—no proofs	108.06	
All other liabilities	7,279.63	
Capital stock	200,000.00	
Surplus	32,821.00	
Total liabilities December 31, 1918		$261,750.89

GENERAL BUSINESS.	*Number*	*Amount.*
Insurance in force December 31, 1917	157	$455,500.00
Risks written during 1918	703	1,807,750.00
Insurance in force December 31, 1918	811	2,135,750.00
Premiums received		62,977.10
Losses incurred		8,500.00
Losses paid		8,500.00
Claims remaining unpaid December 31, 1918		108.06

KANSAS BUSINESS.

Same as general business.

GREAT REPUBLIC LIFE INSURANCE COMPANY,

LOS ANGELES, CAL.

E. C. COOPER, president; ANDREW C. GETTY, secretary.
Organized, March 2, 1911. Began business in Kansas, September 17, 1915.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $———.

Amount of ledger assets December 31, 1917		$985,149.96
INCOME		
First year's premiums on original policies, without deductions, less $95.42 for first year's reinsurance	$64,395.40	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	5,626.67	
Total new premiums, including $4,886.10, first year's extra benefit premiums	$70,022.07	
Renewal premiums, including $14,784.48, rents for extra benefits,	251,865.05	
Total premium income	$321,887.12	
Income from all other sources	74,799.90	
Total income during 1918		396,687.02
Sum of both amounts		$1,381,836.98
DISBURSEMENTS.		
Death claims paid during 1918, $65,854.90; additions, $5,097.70	$70,952.60	
For premium notes voided by lapse	4,521.64	
Surrender value	14,384.03	
Coupons	5,644.27	
Total paid policyholders	$95,502.54	
Commissions and bonuses to agents on first year's premiums, $52,178.17; renewal premiums, $12,218.94	64,397.11	
Office salaries	11,827.90	
Employees' salaries	19,890.22	
All other disbursements	93,662.53	
Total disbursements, 1918		285,280.30
Balance December 31, 1918		$1,096,556.68
ASSETS.		
Real estate, unencumbered	$74,548.92	
Mortgages, bonds, loans on policies, premium notes, etc	864,943.09	
Cash in company's office and banks	111,761.95	
All other assets	45,302.72	
Total ledger assets	$1,096,556.68	
Nonledger assets	54,198.79	
Gross assets	$1,150,755.47	
Deduct assets not admitted	43,424.90	
Total admitted assets December 31, 1918		$1,107,330.57
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$413,778.62	
Death claims in process of adjustment — $3,677.45		
Death claims reported—no proofs — 24,529.53		
All other policy claims — 5,148.43		
Total policy claims	33,355.41	
All other liabilities	82,471.47	
Capital stock	500,000.00	
Surplus	77,725.07	
Total liabilities December 31, 1918		$1,107,330.5

GENERAL BUSINESS.	*Number*	*Amount.*
Insurance in force December 31, 1917	4,267	$8,662,902.00
Risks written during 1918	849	1,785,516.00
Insurance in force December 31, 1918	4,398	9,096,028.00
Premiums received		321,887.12
Losses incurred		79,540.80
Losses paid		66,575.79
Claims remaining unpaid December 31, 1918		28,206.98

KANSAS BUSINESS.		
Insurance in force December 31, 1917	213	$358,491.00
Risks written during 1918	96	158,573.00
Insurance in force December 31, 1918	238	399,418.00
Premiums received		13,803.62
Losses incurred	2	2,152.06
Claims remaining unpaid December 31, 1918	2	2,152.06

THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA,

NEW YORK, N. Y.

HUBERT CILLIS, president; CARL HEYE, secretary.
Organized, April 10, 1860. Began business in Kansas, ———.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1917		$54,386,552.29

INCOME.

First year's premiums on original policies, without deductions, less $18,586.73 for first year's reinsurance	$795,469.01	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	183,533.63	
Total new premiums	$979,002.64	
Extra premiums for total and permanent disability and accidental death benefits	76,064.31	
Renewal premiums	5,845,872.73	
Total premium income	$6,900,039.68	
Income from all other sources	3,209,483.63	
Total income during 1918		10,110,423.31
Sum of both amounts		$64,496,975.60

DISBURSEMENTS.

Death claims paid during 1918, $2,112,893.57; additions, $22,731.02	$2,135,624.59	
Total and permanent disability premiums waived, $1,009.96; payments made to policy-holders, $300; accidental death benefit, $13,000	14,399.96	
Maturity endowments, $1,959,601.51; additions, $21,616,65	1,981,218.16	
Net amount paid for losses and matured endowments	$4,131,242.71	
For annuities	36,076.36	
Surrender value	990,356.43	
Dividends	1,241,365.63	
Total paid policyholders	$6,399,041.13	
Commissions and bonuses to agents on first year's premiums, $380,355.33; renewal premiums, $279,506.29	659,861.62	
Officers' salaries	95,621.58	
Employees' salaries and branch office expenses	472,764.26	
All other disbursements	1,471,199.13	
Total disbursements		$9,098,487.72
Balance December 31, 1918		$55,398,487.88

ASSETS.

Real estate, unencumbered	$4,777,279.08	
Mortgages, bonds, loans on policies, premium notes, etc.	49,969,297.17	
Cash in company's office and banks	554,752.12	
All other assets	97,159.51	
Total ledger assets	$55,398,487.88	
Nonledger assets	2,865,220.24	
Gross assets	$58,263,708.12	
Deduct assets not admitted	2,573,207.40	
Total admitted assets		$55,690,500.72

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$47,634,162.00	
Same for reversionary additions and annuities		967,910.00	
Net reserve		$48,602,072.00	
Death claims due and unpaid	$167,033.90		
Death claims in process of adjustment	23,074.73		
Death claims reported—no proofs	451,767.99		
Death claims resisted	1,000.00		
All other policy claims	361,704.32		
Total policy claims		1,009,580.94	
All other liabilities		1,004,232.47	
Capital stock		200,000.00	
Surplus and dividend funds		4,874,615.31	
Total liabilities December 31, 1918			$55,690,500.72

GENERAL BUSINESS.	*Number*	*Amount.*
Insurance in force December 31, 1917	87,833	$169,314,993.00
Insurance in force December 31, 1918	90,345	179,616,429.00
Premiums received		6,900,931.68
Losses incurred		2,512,131.26
Losses paid		2,135,624.50
Claims remaining unpaid December 31, 1918		1,009,580.94

KANSAS BUSINESS.		
Insurance in force December 31, 1917	1,623	$2,880,461.00
Risks written during 1918	264	681,000.00
Insurance in force December 31, 1918	1,630	3,068,758.00
Losses incurred	20	25,230.68
Losses paid	14	19,460.34
Claims remaining unpaid December 31, 1918	8	7,770.34

HOME LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

GEORGE E. IDE, president; ELLIS W. GLADWIN, secretary.
Organized, 1860. Began business in Kansas, 1885.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$34,366,486.27
INCOME.		
First year's premiums on original policies, without deductions, less $61,902.97 for first year's reinsurance	$692,569.22	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	295,710.75	
Total new premiums	$988,279.97	
Renewal premiums	4,235,757.74	
Total premium income	$5,224,037.71	
Income from all other sources	1,891,225.96	
Total income during 1918		7,115,263.67
Sum of both amounts		$41,481,749.94
DISBURSEMENTS.		
Death claims paid during 1918 (less $31,500.00 reinsurance), $1,760,402.39; additions, $1,832.90	$1,762,235.29	
Matured endowments, $389,715.00; additions, $320,960.24	710,675.24	
Net amount paid for losses and matured endowments	$2,472,910.53	
For annuities, $50,438.56; premiums waived on account of disability, $406.01	50,844.57	
Surrender values	788,867.30	
Dividends	795,699.97	
Total paid policyholders	$4,108,322.37	
Commission and bonuses paid to agents on first year's premiums, $318,428.02; renewal premiums, $292,692.15	611,120.17	
Officers' and employees' salaries	263,071.50	
All other disbursements	515,707.19	
Total disbursements		5,489,221.23
Balance December 31, 1918		$35,983,528.71
ASSETS.		
Real estate, unencumbered	$1,500,000.00	
Mortgages, bonds, loans on policies, premium notes, etc	34,337,267.20	
Cash in company's office and banks	143,300.45	
All other assets	2,961.06	
Total ledger assets	$35,983,528.71	
Nonledger assets	887,908.68	
Gross assets	$36,871,437.39	
Deduct assets not admitted	774,420.58	
Total admitted assets December 31, 1918		$36,097,016.81

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$30,379,004.00	
Same for reversionary additions and annuities		3,499,771.00	
Net reserve		$33,878,775.00	
Death claims in process of adjustment	$89.00		
Death claims reported—no proofs	335,411.61		
Death claims resisted	13,122.00		
All other policy claims	69,046.12		
Total policy claims		417,668.73	
All other liabilities		876,952.01	
Surplus		923,621.07	
Total liabilities December 31, 1918			$36,097,016.81

GENERAL BUSINESS.

	Number	*Amount.*
Insurance in force December 31, 1917	69,526	$146,050,145.00
Risks written during 1918	8,445	24,510,677.00
Insurance in force December 31, 1918	72,656	158,710,292.00
Premiums received		5,224,037.71
Losses incurred		2,038,128.14
Losses paid		1,762,235.29
Claims remaining unpaid December 31, 1918		389,393.61

KANSAS BUSINESS.

Insurance in force December 31, 1917	1,104	$1,841,794.00
Risks written during 1918	161	375,471.00
Insurance in force December 31, 1918	1,196	2,083,964.00
Premiums received, without adding premium abatements to policyholders not collected		57,907.25
Losses incurred	18	28,685.94
Losses paid	15	21,685.94
Claims remaining unpaid December 31, 1918	4	7,255.00

ILLINOIS LIFE INSURANCE COMPANY,

CHICAGO, ILL.

JAMES W. STEVENS, president; OSWALD J. ARNOLD, secretary.
Organized, October 2, 1899. Began business in Kansas, 1902.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000.00.

Amount of ledger assets December 31, 1917		$13,812,165.22
INCOME.		
First year's premiums on original policies, without deductions, less $10,595.64 for first year's reinsurance	$409,798.00	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	94,604.94	
Total new premiums	$504,402.94	
Renewal premiums	2,313,442.51	
Total premium income	$2,817,845.45	
Income from all other sources	1,356,960.73	
Total income during 1918		4,174,806.18
Sum of both amounts		$17,986,971.40
DISBURSEMENTS.		
Death claims paid during 1918 (less $15,065.15 reinsurance), $13,934.83	$951,321.73	
Maturity endowments, $74,253.00; additions, $480.00	74,253.00	
Net amount paid for losses and matured endowments	$1,025,574.73	
For annuities	39.65	
Surrender values	700,370.96	
Dividends	72,086.04	
Total paid policyholders	$1,798,071.38	
Commissions and bonuses to agents on first year's premiums, $265,956.97; renewal premiums, $175,966.93	441,923.90	
Officers' salaries	117,299.13	
Employees' salaries	91,897.47	
All other disbursements	345,075.36	
Total disbursements		2,794,267.24
Balance December 31, 1918		$15,192,704.16
ASSETS.		
Real estate, unencumbered	$919,262.10	
Mortgages, bonds, loans on policies, premium notes, etc.	13,869,639.64	
Cash in company's office and banks	225,529.90	
All other assets	178,272.52	
Total ledger assets	$15,192,704.16	
Nonledger assets	527,343.23	
Gross assets	$15,720,047.39	
Deduct assets not admitted	300,221.82	
Total admitted assets December 31, 1918		$15,419,825.57

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$12,047,843.00	
Same for reversionary additions and annuities		361,186.00	
Net reserve		$12,409,029.00	
Death claims in process of adjustment	$19,000.00		
Death claims reported—no proofs	160,661.98		
Death claims resisted	5,000.00		
Total policy claims		184,661.98	
All other liabilities		1,810,553.22	
Capital stock		500,000.00	
Surplus		515,581.37	
Total liabilities December 31, 1918			$15,419,825.57

GENERAL BUSINESS.

	Number	*Amount.*
Insurance in force December 31, 1917	48,822	$85,098,618.82
Risks written during 1918	5,308	14,573,339.00
Insurance in force December 31, 1918	49,815	90,043,984.82
Premiums received		2,817,845.45
Losses incurred		1,089,040.09
Losses paid		951,321.73
Claims remaining unpaid December 31, 1918		184,661.98

KANSAS BUSINESS.

Insurance in force December 31, 1917	6,599	$10,398,467.00
Risks written during 1918	903	2,172,150.84
Insurance in force December 31, 1918	6,738	11,172,287.00
Premiums received		326,933.35
Losses incurred	99	208,469.30
Losses paid	76	180,288.53
Claims remaining unpaid December 31, 1918	27	32,080.77

INTERNATIONAL LIFE INSURANCE COMPANY,

ST. LOUIS, MO.

MASSEY WILSON, president; W. F. GRANTGES, secretary.
Organized, August 19, 1909. Began business in Kansas, August 19, 1919.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $525,000.00.

Amount of ledger assets December 31, 1917		$9,124,336.92
INCOME.		
First year's premiums on original policies, without deductions, less $5,371.15 for first year's reinsurance	$420,418.51	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	6,998.10	
Total new premiums	$427,416.70	
Renewal premiums	2,227,358.38	
Total premium income	$2,654,775.08	
Income from all other sources	1,395,516.94	
Total income during 1918		4,050,292.02
Sum of both amounts		$13,174,628.94
DISBURSEMENTS.		
Death claims paid during 1918 (less $2,212.00 reinsurance)	$540,194.11	
Maturity endowments	2,000.00	
Net amount paid for losses and matured endowments	$542,194.11	
For annuities	373.20	
Surrender values	203,953.53	
Dividends	218,679.73	
Total paid policyholders	$965,200.57	
Commissions and bonuses to agents on first year's premiums, $281,637.12; renewal premiums, $123,029.33	404,666.45	
Officers' salaries	34,805.46	
Employees' salaries	70,645.39	
All other disbursements	495,598.97	
Total disbursements, 1918		1,970,916.84
Balance December 31, 1918		$11,203,712.10
ASSETS.		
Real estate, unencumbered	$1,179,472.82	
Mortgages, bonds, loans on policies, premium notes, etc.	9,287,325.07	
Cash in company's office and banks	409,829.70	
All other assets	227,084.51	
Total ledger assets	$11,203,712.10	
Nonledger assets	732,134.69	
Gross assets	$11,935,846.79	
Deduct assets not admitted	342,196.99	
Total admitted assets December 31, 1918		$11,593,649.80

LIABILITIES

Net present value of all outstanding policies in force December 31, 1918		$9,396,653.21	
Same for reversionary additions and annuities		5,119.18	
Net reserve		$9,401,772.39	
Death claims in process of adjustment	$103,789.08		
Death claims reported—no proofs	160 157.26		
Death claims resisted	12 924.19		
All other policy claims	21,284.96		
Total policy claims		298,155.49	
All other liabilities		1,241 115.93	
Capital stock		525,000.00	
Surplus		127,605.99	
Total liabilities December 31, 1918			$11,593,649.80

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	38,950	$70,227,486.00
Risks written during 1918	8,798	19,361,625.00
Insurance in force December 31, 1918	41,216	77,042,499.00
Premiums received		2,654,775.08
Losses incurred	425	777,027.17
Loss s paid	316	528,968.42
Claims remaining unpaid December 31, 1918	182	293,655.49

KANSAS BUSINESS.

Insurance in force December 31, 1917	2,593	$5,129,884.00
Risks written during 1918	471	946,750.00
Insurance in force December 31, 1918	3,000	5,899,913.00
Premiums received		191,923.63
Losses incurred	23	53,368.00
Loss s paid	15	38,368.00
Claims remaining unpaid December 31, 1918	9	20,000.00

KANSAS CITY LIFE INSURANCE COMPANY,

KANSAS CITY, MO.

F. B. REYNOLDS, president; C. N. SEARS, secretary.
Organized, May 31, 1895. Began business in Kansas, 1903.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1917		$8,469,726 68
INCOME.		
First year's premiums on original policies, without deductions, less $7,527.77 for first year's reinsurance	$1,283,048.37	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	6,910.32	
Total new premiums	$1,289,958.69	
Renewal premiums	3,282,580.62	
Total premium income	$4,572,539.31	
Income from all other sources (including $100,000 increasing capital during year)	893,373.66	
Total income during 1918		5,465,912.97
Sum of both amounts		$13,935,639 60
DISBURSEMENTS.		
Death claims paid during 1918 (less $10,000 reinsurance)	$1,192,252.66	
Maturity endowments $5,000.00	5,289.19	
Net amount paid for losses and matured endowments	$1,197,541.85	
For annuities	32,060.14	
Surrender values	101,025.11	
Dividends	292,535.09	
Total paid policyholders	$1,623,162.19	
Commissions and bonuses to agents on first year's premiums, $1,043,329.57; renewal premiums, $195,287.84	1,238,617.41	
Officers' salaries	56,533.33	
Employees' salaries	70,914.45	
All other disbursements	554,879.58	
Total disbursements		3,544,106.96
Balance December 31, 1918		$10,391,532.64
ASSETS.		
Real estate, unencumbered	$162,656.98	
Mortgages, bonds, loans on policies, premium notes, etc	9,576,365.16	
Cash in company's office and banks	625,884.37	
All other assets	26,626.13	
Total ledger assets	$10,391,532.64	
Nonledger assets	613,561.34	
Gross assets	$11,005,093.98	
Deduct assets not admitted	82,994.78	
Total admitted assets December 31, 1918		$10,922,099.20

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$9,110,658.36	
Same for reversionary additions and annuities		2,880.00	
Net reserve		$9,113,538.36	
Death claims in process of adjustment	$95,241.96		
Death claims reported—no proofs	263,147.22		
Death claims resisted	41,000.00		
All other policy claims	36,876.36		
Total policy claims		436,265.54	
All other liabilities		1,043,062.64	
Capital stock		200,000.00	
Surplus		129,232.66	
Total liabilities December 31, 1918			$10,922,099.20

GENERAL BUSINESS.

	No.	*Amount.*
Insurance in force December 31, 1917	71,806	$122,070,058.00
Risks written during 1918	20,058	41,695,627.00
Insurance in force December 31, 1918	79,753	143,499,667.00
Premiums received		4,572,539.31
Losses incurred		1,496,144.77
Losses paid		1,173,252.66
Claims remaining unpaid December 31, 1918		436,265.54

KANSAS BUSINESS.

Insurance in force December 31, 1917	5,306	$8,414,882.00
Risks written during 1918	671	1,361,174.00
Insurance in force December 31, 1918	5,239	8,524,556.00
Premiums received		271,759.10
Losses incurred	65	102,000.00
Losses paid	46	74,416.00
Claims remaining unpaid December 31, 1918	21	38,504.18

THE KANSAS LIFE INSURANCE COMPANY,

TOPEKA, KANSAS.

J. H. EDWARDS, president; W. H. EASTMAN, secretary.
Organized, May 26, 1913. Began business in Kansas, August 10, 1914.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $———.

Amount of ledger assets December 31, 1917		$858,131.65
INCOME.		
First year's premiums on original policies, without deductions, less $1,653.51 for first year's reinsurance	$68,099.39	
Total new premiums	$68,099.39	
Renewal premiums	82,667.18	
Total premium income	$156,577.31	
Income from all other sources	6,239.46	
Total income during 1918		210,550.42
Sum of both amounts		$1,072,922.07
DISBURSEMENTS.		
Death claims paid during 1918	$51,000.00	
For annuities	1,944.57	
Surrender values	1,482.80	
Total paid policyholders	$	
Commissions and bonuses to agents on first year's premiums, $50,319.69; renewal premiums, $989.15	51,302.84	
Officers' and employees' salaries	22,880.01	
All other disbursements	96,525.91	
Total disbursements, 1918		225,136.13
Balance December 31, 1918		$847,855.94
ASSETS.		
Mortgages, bonds, loans on policies, premium notes, etc.	$741,892.78	
Cash in company's office and banks	59,720.55	
All other assets	46,242.61	
Total ledger assets	$847,855.94	
Nonledger assets	32,249.66	
Gross assets	$880,105.60	
Deduct assets not admitted	55,799.48	
Total admitted assets December 31, 1918		$824,306.12
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$126,447.00	
Death claims due and unpaid — $8,500.00		
All other policy claims — 9,048.17		
Total policy claims	17,548.17	
All other liabilities	33,750.40	
Capital stock	395,530.00	
Surplus	251,001.55	
Total liabilities December 31, 1918		$824,306.12

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	2,270	$4,506,579.00
Risks written during 1918	1,758	3,396,355.00
Insurance in force December 31, 1918		5,890,234.00
Premiums received		162,817.77
Losses incurred		59,500.00
Losses paid		51,000.00
Claims remaining unpaid December 31, 1918		8,500.00

KANSAS BUSINESS.	
Insurance in force December 31, 1917	$4,446,079.00
Risks written during 1918	3,084,155.00
Insurance in force December 31, 1918	5,562,734.00
Losses incurred	49,000.00
Losses paid	49,000.00
Claims remaining unpaid December 31, 1918	8,500.00

THE LA FAYETTE LIFE INSURANCE COMPANY,

LA FAYETTE, IND.

A. E. WERKHOFF, president; W. W. LANE, secretary.
Organized, December 26, 1905. Began business in Kansas, 1908.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash (Mutual).

Amount of ledger assets December 31, 1917		$1,366,941.73
INCOME.		
First year's premiums on original policies, without deductions, less $631.13 for first year's reinsurance	$51,963.59	
Total new premiums	$57,700.62	
Renewal premiums	300,319.85	
Total premium income	$358,020.47	
Income from all other sources	68,878.26	
Total income during 1918		426,898.73
Sum of both amounts		$1,793,840.46
DISBURSEMENTS.		
Death claims paid during 1918	$52,050.50	
Net amount paid for losses and matured endowments	$52,050.50	
For annuities	48.72	
Surrender values	24,373.75	
Dividends	31,347.02	
Total paid policyholders	$109,819.99	
Commissions and bonuses to agents on first year's premiums, $44,717.85; renewal premiums, $9,332.29	54,050.14	
Officers' salaries	25,185.33	
Employees' salaries	9,487.97	
All other disbursements	21,814.67	
Total disbursements		223,358.10
Balance December 31, 1918		$1,570,482.36
ASSETS.		
Real estate, unencumbered	$306,750.15	
Mortgages, bonds, loans on policies, premium notes, etc	1,057,511.04	
Cash in company's office and banks	202,328.53	
All other assets	3,892.64	
Total ledger assets	$1,570,482.36	
Nonledger assets	47,007.05	
Gross assets	$1,617,489.41	
Deduct assets not admitted	4,114.15	
Total admitted assets December 31, 1918		$1,613,375.26
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$1,372,381.00	
Same for reversionary additions and annuities	3,880.48	
Net reserve	$1,376,261.48	
Death claims reported—no proofs $22,584.95		
All other policy claims 1,000.00		
Total policy claims	23,584.95	
All other liabilities	161,296.29	
Surplus	52,232.54	
Total liabilities December 31, 1918		$1,613,375.26

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	6,153	$10,310,906.00
Risks written during 1918	130	292,130.00
Insurance in force December 31, 1918	6,283	10,603,036.00
Premiums received		358,020.47
Losses incurred—outstanding last year	49	76,381.74
Losses paid	33	52,796.79
Claims remaining unpaid December 31, 1918	16	23,485.95

KANSAS BUSINESS.		
Insurance in force December 31, 1917	311	$497,083.00
Insurance in force December 31, 1918	198	317,010.00
Premiums received		13,344.80
Losses incurred	1	1,000.00
Losses paid	1	1,000.00

MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

THOMAS E. LOVEJOY, president; MELVIN DE MOTT, secretary.
Organized, 1850. Began business in Kansas, ———.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of ledger assets December 31, 1917			$18,910,140.65

INCOME.

First year's premiums on original policies, without deductions, less $4,307.58 for first year's reinsurance		$135,283.01	
Consideration for original annuities involving life contingencies	$6,739.75		
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	2,986.50	13,412.25	
Consideration for supplementary contracts involving life contingencies	3,686.00		
Total new premiums		$148,695.26	
Renewal premiums	$1,513,449.72	1,520,808.87	
Extra premiums for disability benefits, travel, accident and war	7,359.15		
Total premium income		$1,669,504.13	
Income from all other sources		1,218,052.06	
Total income during 1918			2,887,556.19
Sum of both amounts			$21,797,696.74

DISBURSEMENTS.

Death claims paid during 1918 (less $44,100.00 reinsurance), $1,275,970.86, additions, $2,918.00	$1,278,888.86	
For total and permanent disability waved during the year $296.76	296.76	
Maturity endowments (less $3,657.00 reinsurance)	217,915.00	
Net amount paid for losses and matured endowments	$1,497,100.62	
For annuities, $10,585.66; premium notes voided by lapse, less $3,023.98; restorations, $8,484.72	19,070.38	
Surrender values	666,824.77	
Dividends	69,526.44	
Total paid policyholders	$2,252,522.21	
Commissions to agents on first year's premiums, $56,035.59; renewal premiums, $77,556.48; annuities (original), $22[illegible].19,	133,794.26	
Officers' salaries and fees paid directors	65,993.77	
Employees' salaries	46,358.57	
All other disbursements	571,322.10	
Total disbursements, 1918		3,069,990.91
Balance December 31, 1918		$18,727,705.83

ASSETS.

Real estate, unencumbered	$4,675,149.21	
Mortgages, bonds, loans on policies, premium notes, etc	13,531,283.64	
Cash in company's office and banks	495,055.72	
All other assets	26,217.26	
Total ledger assets	$18,727,705.83	
Nonledger assets	552,486.96	
Gross assets	$19,280,192.79	
Deduct assets not admitted	67,927.58	
Total admitted assets December 31, 1918		$19,212,265.21

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$18,019,103.00	
Same for reversionary additions and annuities		125,277.00	
Net reserve		$18,144,380.00	
Death claims due and unpaid	$17,247.13		
Death claims in process of adjustment	37,710.00		
Death claims reported—no proofs	86,002.60		
Death claims resisted	11,760.82		
All other policy claims	19,504.38		
Total policy claims		192,224.93	
All other liabilities		374,082.82	
Capital stock		100,000.00	
Surplus		*401,577.46	
Total liabilities December 31, 1918			$19,212,265.21

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	31,410	$57,467,120.00
Risks written during 1918	1,689	4,388,160.00
Insurance in force December 31, 1918	30,771	56,441,033.00
Premiums received		1,669,504.13
Losses incurred	774	1,805,400.94
Losses paid	637	1,556,326.50
Claims remaining unpaid December 31, 1918	129	223,646.60

KANSAS BUSINESS.			
Insurance in force December 31, 1917		97	$151,953.00
Risks written during 1918		27	39,079.00
Insurance in force December 31, 1918		97	142,032.00
Premiums received			5,052.86
Losses incurred		1	658.00
Losses paid		1	658.00
*Amount held subject to contingencies for survivorship dividend policies	$169,857.26		
Asset fluctuation and general contingency fund	50,000.00		
Contingent reserve fund	181,720.00		
Totals	$401,577.46		

THE MANHATTAN MUTUAL,

MANHATTAN, KANSAS.

H. M. LEONARD, president; S. J. PRATT, secretary.
Organized, June 14, 1918. Began business in Kansas, July 1, 1918.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

INCOME.

First year's premiums on original policies, without deductions, less $15.86 for first year's reinsurance	$3,572.27	
Income from all other sources	32,948.36	
Total income during 1918		$36,520.63

DISBURSEMENTS.

Commissions and bonuses to agents on first year's premiums	1,591.26	
Officers' salaries	1,200.00	
All other disbursements	5,553.80	
Total disbursements, 1918		$9,345.06
Balance December 31, 1918		$27,175.57

ASSETS.

Mortgages, bonds, loans on policies, premium notes, etc	$25,150.00	
Cash in company's office and banks	1,178.11	
All other assets	847.46	
Total ledger assets	$27,175.57	
Nonledger assets	2,600.93	
Gross assets	$29,776.50	
Deduct assets not admitted	1,854.48	
Total admitted assets December 31, 1918		$27,922.02

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918	$1,192.31	
All other liabilities (25) $643.94; (30) $100; (8) $793	751.87	
Surplus	25,977.84	
Total liabilities December 31, 1918		$27,922.02

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1918	94	$229,500.00
Premiums received		3,588.13

KANSAS BUSINESS.

Insurance in force December 31, 1918	94	$229,500.00
Premiums received		229,500.00
Losses incurred		3,588.13

MARYLAND ASSURANCE CORPORATION,

BALTIMORE, MD.

JOHN I. STONE, president; HARRY C. MICHAEL, secretary.
Organized, September 1, 1917. Began business in Kansas, January 1, 1918.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000.00.

Amount of ledger assets December 31, 1917		$789,661.15
INCOME.		
First year's premiums on original policies, without deductions, less $1,523.30 for first year's reinsurance	$18,351.46	
Income from all other sources	2,172,353.80	
Total income during 1918		$2,190,705.26
Sum of both amounts		$2,980,366.41
DISBURSEMENTS.		
Death claims paid during 1918	$1,000.00	
Commissions and bonuses to agents on first year's premiums	3,993.99	
Officers' and employees' salaries	11,481.79	
All other disbursements	1,558,418.10	
Total disbursements, 1918		$1,574,893.88
Balance December 31, 1918		$1,405 472.53
ASSETS.		
Mortgages, bonds, loans on policies, premium notes, etc	$1,039,521.10	
Cash in company's office and banks	88,541.91	
All other assets	277,409.52	
Total ledger assets	$1,405,472.53	
Nonledger assets	10,340.07	
Gross assets	$1,415,812.60	
Deduct assets not admitted	22,419.38	
Total admitted assets December 31, 1918		$1,393,393.22
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$8,555.89	
All other liabilities	867,746.22	
Capital stock	500,000.00	
Surplus	17,091.11	
Total liabilities December 31, 1918		$1,393,393.22

GENERAL BUSINESS.	*No.*	*Amount.*
Risks written during 1918	207	$1,073,943.00
Insurance in force December 31, 1918	205	1,069,943.00
Premiums received		19,874.76
Losses incurred	1	1,000.00
Losses paid	1	1,000.00

KANSAS BUSINESS.		
Risks written during 1918	6	7,000.00
Insurance in force December 31, 1918	6	7,000.00
Premiums received		239.59

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,

SPRINGFIELD, MASS.

WM. W. MCCLENCH, president; WHEELER H. HALL, secretary.
Organized, May 15, 1851. Began business in Kansas, ———

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$97,621,213.25

INCOME.

First year's premiums on original policies, without deductions, less $28,488.88 for first year's reinsurance	$2,217,103.15	
Dividends applied to purchase paid-up additions and annuities, and consideration for supplementary contracts involving life contingencies	245,773.57	
Total new premiums	$2,462,876.72	
Renewal premiums and extra premiums for total and permanent disabilaty benefits	13,615,579.29	
Total premium income	$16,078,456.01	
Income from all other sources	10,381,945.57	
Total income during 1918		26,460,401.58
Sum of both amounts		$124,081,614.83

DISBURSEMENTS.

Death claims paid during 1918 (less $35,000.00 reinsurance), $5,837,732.52; additions, $29,604.00	$5,867,336.52	
Maturity endowments, $380,407.00; additions, $14,309.00	394,716.00	
Disability premiums waived during the year	1,858.50	
Net amount paid for losses and matured endowments	$6,263,911.02	
For annuities	3,166.43	
Surrender values	1,503,923.07	
Dividends	3,245,420.77	
Total paid policyholders	$11,016,421.29	
Commissions and bonus s to agents on first year's premiums, $893,407.50; renewal premiums, $867,508.92	1,760,916 42	
Officers' and employees' salaries	435,449.16	
All other disbursements	1,774,873.36	
Total disbursements, 1918		14,987,660.23
Balance December 31, 1918		$109,093,954.60

ASSETS.

Real estate, unencumbered	$1,162,512.57	
Mortgages, bonds, loans on policies, premium notes, etc	106,674,027.32	
Cash in company's office and banks	1,257,414.71	
Total ledger assets	$109,093,954.60	
Nonledger assets	3,995,100.99	
Gross assets	$113,089,055.59	
Deduct assets not admitted	427,203.25	
Total admitted assets December 31, 1918		$112,661,852.34

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$93,540,656.00	
Same for reversionary additions and annuities		1,621,006.00	
Net reserve		$95,161,662.00	
Death claims in process of adjustment	$47,500.94		
Death claims reported—no proofs	768,162.92		
Death claims resisted	48,532.92		
All other policy claims	55,799.00		
Total policy claims		919,995.78	
All other liabilities		11,262,139.74	
Surplus		5,318,054.82	
Total liabilities December 31, 1918			$112,661,852.34

GENERAL BUSINESS.	*Number*	*Amount.*
Insurance in force December 31, 1917	195,679	$450,212,181.00
Risks written during 1918	18,581	63,525,629.00
Insurance in force December 31, 1918	205,368	490,793,291.00
Premiums received		16,076,852.14
Losses incurred	2,565	6,493,116.97
Losses paid	2,352	5,867,336.52
Claims remaining unpaid December 31, 1918	321	865,526.78

KANSAS BUSINESS.

Insurance in force December 31, 1917	3,875	$7,665,754.00
Risks written during 1918	257	646,800.00
Insurance in force December 31, 1918	3,920	7,852,664.00
Premiums received		252,255.36
Losses incurred	52	127,025.60
Losses paid	48	122,445.60
Claims remaining unpaid December 31, 1918	5	7,580.00

METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK CITY, N. Y.

JOHN R. HEGEMAN, president; JAMES S. ROBERTS, secretary.
Organized, May, 1866. Began business in Kansas, 1886.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$681,791,989.82

INCOME.

First year's premiums on original policies, without deductions, less $219,564.61 for first year's reinsurance	$11,719,521.16	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	616,514.77	
Total new premiums (ordinary)	$12,336,035.93	
Renewal premiums (ordinary)	57,396,079.24	
Total industrial premiums received	84,764,069.69	
Extra premiums for total and permanent disability benefits	68,162.44	
Total premium income	$154,564,347.30	
Income from all other sources	45,654,416.18	
Total income during 1918		200,218,763.48
Sum of both amounts		$882,010,753.30

DISBURSEMENTS.

Death claims paid during 1918 (less $20,800.00 reinsurance), $56,786,983.65; additions, $65,619.05; mortuary dividend additions, $1,296,879.77	$58,149,482.47	
Maturity endowments, $7,875,167.63; additions, $47,819.80; maturity dividend additions, $325,974.07	8,248,961.50	
Present value of premiums waived during year, $34,969.85; payments made to policyholders, $30,728.86; dividend additions, $519.06	66,217.77	
Net amount paid for losses and matured endowments	$66,464,661.74	
For annuities, $403,792.71; premium notes voided by lapse, $67,797.34	471,590.05	
Surrender values	5,827,086.85	
Dividends	9,107,270.24	
Sick benefits and assumed policies, $923.12; amount returned to policyholders in consideration of direct payment of weekly premiums at home and district offices, $519,612.32	520,535.44	
Total paid policyholders	$82,391,144.32	
Commissions and bonuses to agents on first year's premiums, $3,291,591.67; renewal premiums, $3,398,210.08	6,689,801.75	
Officers' and employees' salaries	8,629,945.84	
All other disbursements	34,165,793.26	
Total disbursements, 1918		131,876,685.17
Balance December 31, 1918		$750,134,068.13

ASSETS.

Real estate, unencumbered	$27,108,516.02	
Mortgages, bonds, loans on policies, premium notes, etc.	716,511,370.18	
Cash in company's office and banks	1,757,863.42	
All other assets	4,756,318.51	
Total ledger assets	$750,134,068.13	
Nonledger assets	27,211,764.36	
Gross assets	$777,345,832.49	
Deduct assets not admitted	1,891,134.21	
Total admitted assets December 31, 1918		$775,454,698.28

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$718,586,963.00	
Same for reversionary additions and annuities		1,789,492.00	
Net reserve		$720,376,455.00	
Death claims in process of adjustment	$1,512,310.53		
Death claims reported—no proofs	1,332,163.73		
Death claims resisted	224,663.11		
All other policy claims	1,093,508.34		
Total policy claims		4,162,645.71	
All other liabilities		23,866,683.53	
Surplus		27,048,914.04	
Total liabilities December 31, 1918			$775,454,698.28

GENERAL BUSINESS.

	No.	*Amount.*
Insurance in force December 31, 1917	**1,782,223*	*$1,773,207,811.00*
	†16,480,710	$2,162,974,087.00
Risks written during 1918	*381,405*	*463,008,744.00*
	2,858,599	419,331,865.00
Insurance in force December 31, 1918	*2,018,416*	*2,084,007,638.00*
	17,765,845	2,345,504,178.00
Premiums received	.....	*69,396,394.61*
	.....	84,752,541.22
Losses incurred	*33,429*	*29,311,830.12*
	306 180	39 160 615.67
Losses paid	*31,562*	*27,594,924.72*
	304,493	38,948,735.77
Claims remaining unpaid December 31, 1918	*2,975*	*2,673,706.22*
	3,887	524,049.15

KANSAS BUSINESS.

Insurance in force December 31, 1917	*10,308*	*$ 10,910,174.00*
	127,494	$16,135,184.00
Risks written during 1918	*2,243*	*2,420,827.00*
	22,856	3,126,323.00
Insurance in force December 31, 1918	*11,325*	*11,861,292.00*
	132,308	16,786,733.00
Premiums received	.....	*349,264.29*
	.....	623,533.18
Losses incurred	*157*	*145,168.88*
	2,021	255,727.72
Losses paid	*151*	*135,684.87*
	2,003	253,328.53
Claims remaining unpaid December 31, 1918	*13*	*12,500.00*
	37	5,006.44

MIDLAND LIFE INSURANCE COMPANY,

KANSAS CITY, MO.

DANIEL BOONE, president.
Organized, January 26, 1909. Began business in Kansas, August 7, 1909.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of ledger assets December 31, 1917		$922,219.62
INCOME.		
First year's premiums on original policies, without deductions, less $4,521.79 for first year's reinsurance	$99,198.80	
Total new premiums	$99,480.67	
Renewal premiums	330,022.59	
Total premium income	$430,700.63	
Income from all other sources	87,515.93	
Total income during 1918		518,216.56
Sum of both amounts		$1,440,436.18
DISBURSEMENTS.		
Death claims paid during 1918 (less $12,500 reinsurance)	$103,822.39	
For premium notes voided by lapse	2,255.45	
Surrender values	7,419.03	
Dividends	47,207.51	
Total paid policyholders	$160,704.38	
Commissions and bonuses to agents on first year's premiums, $75,624.30; renewal premiums, $10,773.38	86,397.68	
Officers' salaries	16,450.00	
Employees' salaries	10,343.77	
All other disbursements	60,824.22	
Total disbursements		334,720.05
Balance December 31, 1918		$1,110,716.13
ASSETS.		
Mortgages, bonds, loans on policies, premium notes, etc.	$1,048,395.33	
Cash in company's office and banks	40,414.66	
All other assets	16,906.14	
Total ledger assets	$1,105,716.13	
Nonledger assets	45,739.45	
Gross assets	$1,151,455.58	
Deduct assets not admitted	15,632.52	
Total admitted assets December 31, 1918		$1,135,823.06
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918, net reserve	$860,910.00	
Death claims reported—no proofs $5,500.00		
Death claims resisted 1,000.00		
Total policy claims	6,500.00	
All other liabilities	149,611.84	
Capital stock	100,000.00	
Surplus	18,801.22	
Total liabilities December 31, 1918		$1,135,823.06

GENERAL BUSINESS.	*Number*	*Amount.*
Insurance in force December 31, 1917	6,283	$10,486,066.00
Risks written during 1918	1,690	3,501,801.00
Insurance in force December 31, 1918	6,951	12,236,867.00
Premiums received		430,700.63
Losses incurred		110,322.39
Losses paid		103,822.39
Claims remaining unpaid December 31, 1918		6,500.00

KANSAS BUSINESS.		
Insurance in force December 31, 1917	2,287	$3,401,179.00
Risks written during 1918	538	984,821.00
Insurance in force December 31, 1918	2,463	3,850,500 00
Premiums received		121,071.19
Losses incurred	24	34,583.39
Losses paid	25	36,583.39
Claims remaining unpaid December 31, 1918	1	1,000.00

THE MINNESOTA MUTUAL LIFE,

ST. PAUL MINN.

E. W. RANDALL, president; H. W. ALLSTROM, secretary.
Organized, August 6, 1880; reincorporated, 1901. Began business in Kansas, November, 1918.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$5,587,026.78
INCOME.		
First year's premiums on original policies, without deductions, less $2,713.70 for first year's reinsurance	$344,070.10	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	28,818.87	
Total new premiums	$372,888.97	
Renewal premiums	1,054,709.41	
Total premium income	$1,427,598.38	
Income from all other sources	333,247.00	
Total income during 1918		1,760,845.38
Sum of both amounts		$7,347,872.16
DISBURSEMENTS.		
Death claims paid during 1918 (less $2,500.00 reinsurance), $———; additions, $1,357.00	$486,202.54	
Maturity endowments, $2,319.00; additions, $10.00	2,329.00	
Premiums waived during the year for disability	362.35	
Net amount paid for losses and matured endowments	$488,893.89	
For premium notes voided by lapse, $4,215.21	4,215.21	
Surrender values	81,881.56	
Dividends	114,953.54	
Total paid policyholders	$689,944.20	
Commission and bonus s to agents on first year's premiums, $197,946.68; renewal premiums, $64,790.49	262,737.17	
Office s' and employees' salaries	63,911.21	
All other disbursements	178,935.93	
Total disbursements		1,195,528.51
Balance December 31, 1918		$6,152,343.65
ASSETS.		
Mortgages, bonds, loans on policies, premium notes, etc	$5,854,964.06	
Cash in company's office and banks	235,144.08	
All other assets	62,235.51	
Total ledger assets	$6,152,343.65	
Nonledger assets	298,759.58	
Gross assets	$6,451,103.23	
Deduct assets not admitted	150,087.47	
Total admitted assets December 31, 1918		$6,301,015.76
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918 (less $8,892.00 reinsurance)	$5,233,828.00	
Same for reversionary additions and annuities	43,394.00	
Net reserve	$5,277,222.00	
Death claims in process of adjustment — $168.00		
Death claims reported—no proofs — 128,936.31		
All other policy claims — 25,266.76		
Total policy claims	154,371.07	
All other liabilities	429,955.21	
Surplus	439,467.48	
Total liabilities December 31, 1918		$6,301,015.76

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	19,706	$37,683,618.47
Risks written during 1918	4,136	11,644,045.71
Insurance in force December 31, 1918	21,141	44,121,724.43
Premiums received		1,427,598.38
Losses incurred	298	589,987.33
Losses paid	231	488,702.54
Claims remaining unpaid December 31, 1918	82	129,104.31

KANSAS BUSINESS.		
Insurance in force December 31, 1917	151	$270,478.50
Risks written during 1918	27	43,598.00
Insurance in force December 31, 1918	154	252,281.50
Premiums received		7,958.87
Losses incurred	4	6,000.00
Losses paid	3	4,000.00
Claims remaining unpaid December 31, 1918	2	3,000.00

MISSOURI STATE LIFE INSURANCE COMPANY,

ST. LOUIS, MO.

G. S. KENDALL, president; F. H. MORGAN, assistant.
Organized, November 23, 1992. Began business in Kansas, December 1, 1892.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Amount of ledger assets December 31, 1917		$16,282,000.71

INCOME.

First year's premiums on original policies, without deductions, less $32,481.65 for first year's reinsurance	$1,263,753.99	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	10,692.94	
Total new premiums	$1,274,446.93	
Renewal premiums (including premiums on health and accident riders, $383.20)	4,458,604.31	
Extra premiums for total disability and accident riders	23,740.59	
Total premium income	$5,756,791.83	
Income from all other sources	1,851,149.72	
Total income during 1918		7,607,941.55
Sum of both amounts		$23,889,942.26

DISBURSEMENTS.

Death claims paid during 1918 (less $84,659.00 reinsurance), $1,745,468.90; additions, $14,776.52	$1,760,245.42	
Maturity endowments	43,626.30	
For total disability and accident benefits	7,229.23	
Net amount paid for losses and matured endowments	$1,811,100.95	
For annuities, $2,678.52; health and accident claims, $148.57	2,827.09	
Surrender values	362,174.91	
Dividends	288,941.39	
Total paid policyholders	$2,465,044.34	
Commissions and bonuses to agents on first year's premiums, $871,927.99; renewal premiums, $236,810.00; total disability, accident, etc. $11,313.48	1,120,051.47	
Officers' and employees' salaries	215,874.23	
All other disbursements	1,442,857.75	
Total disbursements, 1918		5,243,827.79
Balance December 31, 1918		$18,646,114.47

ASSETS.

Real estate, unencumbered	$408,674.37	
Mortgages, bonds, loans on policies, premium notes, etc.	17,102,688.47	
Cash in company's office and banks	970,024.19	
All other assets	164,727.44	
Total ledger assets	$18,646,114.47	
Nonledger assets	1,473,970.64	
Gross assets	$20,120,085.11	
Deduct assets not admitted	224,431.53	
Total admitted assets December 31, 1918		$19,895,653.58

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$15,534,530.00	
Same for reversionary additions and annuities		376,382.00	
Less net value of risks of this company reinsured in other companies		34,060.00	
Net reserve		$15,876,852.00	
Death claims in process of adjustment	$182,541.28		
Death claims reported—no proofs	257,801.83		
Death claims resisted	18,684.03		
All other policy claims	31,028.50		
Total policy claims		490,055.64	
All other liabilities		1,442,870.13	
Capital stock		1,000,000.00	
Surplus		1,085,875.81	
Total liabilities December 31, 1918			$19,895,653.58

GENERAL BUSINESS.

	No.	*Amount.*
Insurance in force December 31, 1917 (paid-for business)	86,762	$156,948,542.11
Risks written during 1918	17,816	39,780,231.53
Insurance in force December 31, 1918	93,670	176,746,636.00
Premiums received		5,757,817.27
Losses incurred	1,121	2,129,945.63
Losses paid	921	1,760,245.42
Claims remaining unpaid December 31, 1918	268	467,674.53

KANSAS BUSINESS.

Insurance in force December 31, 1917	3,229	$5,553,539.00
Risks written during 1918	471	1,212,602.00
Insurance in force December 31, 1918	3,311	5,985,128.00
Premiums received		177,501.73
Losses incurred	24	40,204.11
Losses paid	22	34 154.77
Claims remaining unpaid December 31, 1918	5	10,569.34

THE MORRIS PLAN INSURANCE SOCIETY,

NEW YORK, N. Y.

ARTHUR J. MORRIS, president; JOSEPH B. GILDER, secretary.
Organized, June 11, 1917. Began business in Kansas, May 11, 1918.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of ledger assets December 31, 1917		$190,537.84
INCOME.		
First year's premiums on original policies, without deductions,	$69,234.82	
Income from all other sources	7,030.75	
Total income during 1918		76,265.57
Sum of both amounts		$266,803.41
DISBURSEMENTS.		
Death claims paid during 1918	$6,200.00	
Total paid policyholders	$6,200.00	
Commissions and bonuses to agents on first year's premiums	17,109.25	
Officers' salaries	7,001.02	
Employees' salaries	9,063.22	
All other disbursements	23,541.25	
Total disbursements, 1918		63,914.74
Balance December 31, 1918		$202,888.67
ASSETS.		
Mortgages, bonds, loans on policies, premium notes, etc	$156,326.00	
Cash in company's office and banks	46,152.67	
All other assets	410.00	
Total ledger assets	$202,888.67	
Nonledger assets	3,241.32	
Gross assets	$206,129.99	
Deduct assets not admitted	410.00	
Total admitted assets December 31, 1918		$205,719.99
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$9,166.52	
Death claims reported—no proofs $3,700.00		
All other policy claims 1,000.00		
Total policy claims	4,700.00	
All other liabilities	18,876.95	
Capital stock	100,000.00	
Surplus	72,976.52	
Total liabilities December 31, 1918		$205,719.99

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	1,428	$167,800.00
Risks written during 1918	20,373	2,931,275.00
Insurance in force December 31, 1918	17,326	2,464,475.00
Premiums received		69,234.82
Losses incurred		9,900.00
Losses paid		6,200.00
Claims remaining unpaid December 31, 1918		3,700.00

KANSAS BUSINESS.		
Risks written during 1918	104	$11,800.00
Insurance in force December 31, 1918	101	11,400.00
Premiums received		281.20

THE MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

FREDERICK FRELINGHUYSEN, president; J. WILLIAM JOHNSON, secretary.
Organized, January 31, 1845. Began business in Kansas, 1864.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$214,808,596.65
INCOME.		
First year's premiums on original policies, without deductions, less $———— for first year's reinsurance	$4,098,907.37	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	736,614.52	
Total new premiums	$4,835,521.89	
Renewal premiums	29,838,463.94	
Total premium income	$34,673,985.83	
Income from all other sources	26,837,488.31	
Total income during 1918		61,511,474.14
Sum of both amounts		$276,320,070.79
DISBURSEMENTS.		
Death claims paid during 1918, $11,919,607.46; additions, $234,773.00	$12,154,380.46	
Maturity endowments, $1,975,803.22; additions, $145,149.00	2,120,952.22	
Net amount paid for losses and matured endowments	$14,275,332.68	
For annuities, $130,014.83	130,014.83	
Surrender values	3,365,350.47	
Dividends	6,906,755.14	
Total paid policyholders	$24,677,453.12	
Commissions and bonus s to agents on first year's premiums, $1,718,042.63; renewal premiums, $1,727,252.49	3,445,295.12	
Officers' salari s	208,695.00	
Employees' salaries	472,744.14	
All other disburs ments	2,551,147.39	
Total disbursements		31,355,334.77
Balance December 31, 1918		$244,964,736.02
ASSETS.		
Real estate, unencumbered	$2,863,842.98	
Mortgages, bonds, loans on policies, premium notes, etc	239,926,097.89	
Cash in company's office and banks	2,167,202.71	
All other assets	7,592.44	
Total ledger assets	$244,964,736.02	
Nonledger assets	7,921,786.08	
Gross assets	$252,886,522.10	
Deduct assets not admitted	3,760,229 87	
Total admitted assets December 31, 1918		$249,126,292.73

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$202,155,483.00	
Same for reversionary additions and annuities		8,910,969.00	
Net reserve		$211,066,452.00	
Death claims in process of adjustment	$564,295.05		
Death claims reported—no proofs	437,960.94		
Death claims resisted	19,547.98		
All other policy claims	458,148.74		
Total policy claims		1,479,952.71	
All other liabilities		30,290,291.86	
Contingency reserve funds		6,289,596.16	
Total liabilities December 31, 1918			$249,126,292.73

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	365,249	$915,297,422.00
Risks written during 1918	32,955	112,758,739.00
Insurance in force December 31, 1918	381,507	987,481,787.00
Premiums received		32,505,634.33
Losses and claims incurred, less annuities	5,514	14,663,259.00
Losses and claims paid, less annuities	5,411	14,275,333.00
Claims remaining unpaid December 31, 1918	302	634,444.00

KANSAS BUSINESS.		
Insurance in force December 31, 1917	3,363	$6,052,036.00
Risks written during 1918	331	730,585.00
Insurance in force December 31, 1918	3,494	6,435,415.00
Premiums received		172,835.62
Losses and claims incurred	50	93,474.00
Losses and claims paid	44	82,600.00
Claims remaining unpaid December 31, 1918	8	10,964.00

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK,

NEW YORK, N. Y.

CHARLES A. PEABODY, president; *WILLIAM J. EASTON, WILLIAM FREDERICK DIX, secretaries.
Organized, ———. Began business in Kansas, ———.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$630,117,091.67

INCOME.

For first year's premiums on original policies, without deductions, less $26,698.54 for first year's reinsurance	$7,531,238.07	
Extra premiums for total and permanent disability benefit $129,366.81; additional accidental death benefits ,$59,744.97 in life policies	189,111.78	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	4,414,408.86	
Total new premiums	$12,134,758.71	
Extra premiums total and permanent disability benefits, $138,647.98; additional accidental death benefits, $1,134.05 in life policies	139,781.98	
Renewal premiums	54,863,458.06	
Total premium income	$67,137,998.75	
Income from all other sources, including borrowed money $24,450,000.00 to purchase Liberty bonds	56,759,695.95	
Total income during 1918		123,897,694.70
Sum of both amounts		$754,014,786.37

DISBURSEMENTS.

Death claims paid during 1918, $26,721,338.78; additions, $1,127,363.58	$27,898,702.36	
Maturity endowments, $6,355,076.30; additions, $59,011.00	6,414,087.30	
Premiums waived, $2,443.86; accidental death benefits, $8,000	10,443.86	
Net amount paid for losses and matured endowments and premiums waived accidental death benefits	$34,323,233.52	
For annuities, $2,576,911.81	2,576,911.81	
Surrender values	13,528,545.73	
Dividends	19,222,738.75	
Total paid policyholders	$69,651,429.81	
Commissions and bonuses to agents on first year's premiums, $3,532,444.25; renewal premiums, $2,131,309.13; annuities originals, $20,934.05; annuities renewal	5,684,735.67	
Officers' salaries, $565,175.11; trustees, $18,620.00	583,795.11	
Employees' salaries	1,273,065.59	
All other disbursements	8,122,831.81	
Total disbursements, 1918		85,315,857.99
Balance December 31, 1918		$668,698,928.38

ASSETS.

Real estate, unencumbered	$17,486,999.93	
Mortgages, bonds loans on policies, premium notes, etc.	647,472,467.24	
Cash in company's office and banks	2,252,542.46	
All other assets	1,486,918.75	
Total ledger assets	$668,698,928.38	
Nonledger assets	14,406,831.50	
Gross assets	$683,105,759.88	
Deduct assets not admitted	9,391,466.05	
Total admitted assets December 31, 1918		$673,714,293.83

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918, less $76,913.00 reinsured in other companies		$485,318,458.00	
Same for reversionary additions and annuities		50,794,619.00	
Net reserve		$536,113,077.00	
Death claims due and unpaid	$719,536.44		
Death claims in process of adjustment	897,407.45		
Death claims reported—no proofs	5,432,726.41		
Death claims resisted	422,814.40		
All other policy claims	3,355,495.69		
Total policy claims		10,827,980.39	
All other liabilities		111,042,160.92	
Fund for depreciation of securities and general contingencies		15,731,075.52	
Total liabilities December 31, 1918			$673,714,293.83

GENERAL BUSINESS.

	No.	*Amount.*
Insurance in force December 31, 1917	783,899	$1,773,411,526.00
Risks written during 1918	65,642	201,809,064.00
Insurance in force December 31, 1918	802,366	1,861,881,953.00
Premiums received		67,137,998.75
Death losses incurred		30,424,928.13
Death losses paid		27,898,702.36
Claims remaining unpaid December 31, 1918		10,827,980.39

KANSAS BUSINESS.

Insurance in force December 31, 1917	9,829	$16,560,049.00
Risks written during 1918	1,197	2,595,139.00
Insurance in force December 31, 1918	10,335	18,089,222.00
Premiums received		544,421.70
Losses incurred	110	211,108.00
Losses paid	108	210,089.48
Claims remaining unpaid December 31, 1918	5	3,438.52

*Retired December 31, 1918. Succeeded by George C. Keefer.

NATIONAL LIFE INSURANCE COMPANY,

MONTPELIER, VT.

FRED A. HOWLAND, president; OSMAN D. CLARK, secretary.
Organized, November 13, 1848. Began business in Kansas, 1900.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$66,709,654.09
INCOME.		
Considerations for original annuities involving life contingencies,	$303,106.62	
First year's premiums on original policies, without deductions,	893,746.81	
Supplementary contracts involving life contingencies	19,801.55	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	121,956.84	
Total new premiums	$1,338,611.82	
Premiums reported to War Risk Insurance Bureau	464.92	
Renewal premiums	6,906,190.25	
Total premium income	$8,245,266.99	
Income from all other sources	3,559,381.88	
Total income during 1918		11,804,648.87
Sum of both amounts		$78,514,302.96
DISBURSEMENTS.		
Death claims paid during 1918, $2,832,788.77; additions, $14,143.63	$2,846,932.40	
Maturity endowments, $1,377,363.92; additions, $3,554.34	1,380,918.26	
Net amount paid for losses and matured endowments	$4,227,850.66	
For annuities	690,391.63	
Surrender values	1,132,269.51	
Dividends	1,761,819.65	
Total paid policyholders	$7,812,331.45	
Commissions to agents on first year's premiums, $415,096.76; renewal premiums, $446,963.91	862,060.67	
Commissions to agents on first year's annuities, $15,248.72; renewal annuities, $132.02	15,380.74	
Officers' salaries	87,500.00	
Employees' salaries	139,969.70	
All other disbursements	800,293.95	
Total disbursements, 1918		9,717,536.51
Balance December 31, 1918		$68,796,766.45
ASSETS.		
Real estate, unencumbered	$251,000.00	
Mortgages, bonds, loans on policies, premium notes, etc	68,024,225.67	
Cash in company's office and banks	517,438.52	
All other assets—agents' balances (net)	4,102.26	
Total ledger assets	$68,796,766.45	
Nonledger assets	2,593,319.10	
Gross assets	$71,390,085.55	
Deduct assets not admitted	356,319.36	
Total admitted assets December 31, 1918		$71,033,766.19

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$52,915,332.50	
Same for reversionary additions and annuities		6,577,190.00	
Net reserve		$59,492,522.50	
Death claims in process of adjustment	$33,774.00		
Death claims reported—no proofs	175,117.53		
Reserve for death losses incurred, but unreported	100,000.00		
Death claims resisted	32,000.00		
All other policy claims	29,423.67		
Total policy claims		370,315.20	
All other liabilities		7,289,249.93	
Surplus		3,881,678.56	
Total liabilities December 31, 1918			$71,033,766.19

GENERAL BUSINESS.

	No.	*Amount.*
Insurance in force December 31, 1917	110,447	$223,593,866.00
Risks written during 1918	9,330	26,104,481.00
Insurance in force December 31, 1918	112,329	233,424,376.00
Premiums received		8,245,266.99
Losses incurred	1,372	2,967,391.26
Losses paid	1,296	2,846,932.40
Claims remaining unpaid December 31, 1918	160	240,891.53

KANSAS BUSINESS.

Insurance in force December 31, 1917	1,475	$2,798,204.88
Risks written during 1918	243	603,114.11
Insurance in force December 31, 1918	1,576	3,113,316.51
Premiums received		105,670.02
Losses incurred	28	74,857.24
Losses paid	25	71,857.24
Claims remaining unpaid December 31, 1918	3	3,000.00

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA,

CHICAGO, ILL.

A. M. JOHNSON, president; ROBERT D. LAY, secretary.
Organized, July, 1868. Began business in Kansas, ———.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$14,792,780.38
INCOME.		
First year's premiums on original policies, without deductions, less $16,132.59 for first year's reinsurance	$468,658.75	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	34,608.42	
Total new premiums	$503,267.17	
Renewal premiums	2,630,119.38	
Total premium income	$3,133,386.55	
Income from all other sources	2,875,468.98	
Total income during 1918		6,008,850.53
Sum of both amounts		$20,801,630.96
DISBURSEMENTS.		
Death claims paid during 1918 (less $26,333.00 reinsurance), $1,214,667.20; additions $5,308.37	$1,219,975.57	
Maturity endowments	226,995.00	
Net amount paid for losses and matured endowments	$1,446,970.57	
For disability and accidental death benefits	2,939.68	
For annuities, $27,777.09; premium notes voided by lapse, $1,198.82	28,975.91	
Surrender values	446,736.26	
Dividends	138,523.99	
Total paid policyholders	$2,064,146.41	
Commissions and bonuses to agents on first year's premiums, $281,382.23; renewal premiums, $299,003.30	580,385.53	
Officers' salaries	60,325.25	
Employees' salaries	125,085.66	
All other disbursements	1,900,810.85	
Total disbursements		4,730,753.70
Balance December 31, 1918		$16,070,877.16
ASSETS.		
Real estate, unencumbered	$64,130.92	
Mortgages, bonds, loans on policies, premium notes, etc	12,563,333.66	
Cash in company's office and banks	261,116.50	
All other assets	3,182,291.08	
Total ledger assets	$16,070,877.16	
Nonledger assets	713,12 .46	
Gross assets	$16,784,001.72	
Deduct assets not admitted	148,044.41	
Total admitted assets December 31, 1918		$16,635,957.31

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$14,022,796.67	
Same for reversionary additions and annuities		126,327.00	
Net reserve		$14,149,123.67	
Death claims in process of adjustment	$47,845.00		
Death claims reported—no proofs	212,487.27		
Death claims resisted	15,164.62		
All other policy claims	69,150 00		
Total policy claims		344,146.89	
All other liabilities		1,478,369.87	
Capital stock		500,000.00	
Surplus		164,316.88	
Total liabilities December 31, 1918			$16,635,957.31

GENERAL BUSINESS.

	No.	*Amount.*
Insurance in force December 31, 1917	56,990	$97,179,897.37
Risks written during 1918	7,315	16,042,186.44
Insurance in force December 31, 1918	57,578	100,580,434.09
Premiums received		3,133,386.55
Losses incurred		1,472,762.08
Losses paid		1,219,975.57
Claims remaining unpaid December 31, 1918		334,996.89

KANSAS BUSINESS.

Insurance in force December 31, 1917	2,918	$4,288,303.60
Risks written during 1918	231	451,300.39
Insurance in force December 31, 1918	2,873	4,286,123.03
Premiums received		133,294.40
Losses incurred	26	48,284.18
Losses paid	22	42,368.18
Claims remaining unpaid December 31, 1918	5	7,000.00

THE NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY,

NASHVILLE, TENN.

C. A. CRAIG, president; C. R. CLEMENTS, secretary.
Organized, 1900. Began business in Kansas, 1914.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$2,843,205.42
INCOME.		
Total premium income	$1,283,177.37	
Income from all other sources	5,406,205.42	
Total income during 1918		6,689,382.79
Sum of both amounts		$9,532,588.21
DISBURSEMENTS.		
Net amount paid policyholders for losses and matured endowdowments	$673,427.87	
Commissions and bonuses to agents	896,138.77	
Officers' salaries	9,424.78	
Employees' salaries	14,388.39	
All other disbursements	5,366,735.58	
Total disbursements, 1918		6,460,115.39
Balance December 31, 1918		$3,072,472.82
ASSETS.		
Real estate, unencumbered	$90,210.62	
Mortgages, bonds, loans on policies, premium notes, etc	2,693,342.02	
Cash in company's office and banks	279,919.23	
All other assets	9,000.95	
Total ledger assets	$3,072,472.82	
Nonledger assets	61,534.47	
Gross assets	$3,134,007.29	
Deduct assets not admitted	30,512.09	
Total admitted assets December 31, 1918		3,103,495.20
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$1,024,499.02	
Same for reversionary additions, annuities, accident and health	60,230.46	
Net reserve	$1,084,729.48	
Death claims due and unpaid	$15,744.78	
Death claims in process of adjustment	3,983.22	
Death claims reported	1,185.35	
Death claims resisted	4,846.51	
All other policy claims	14,685.90	
Total policy claims	40,445.76	
All other liabilities	1,420,796.90	
Capital stock	300,000.00	
Surplus	257,523.06	
Total liabilities December 31, 1918		$3,103,495.20

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	641,733	$34,144,028.00
Risks written during 1918	502,513	26,501,010.00
Insurance in force December 31, 1918	830,248	46,500,547.00
Premiums received		1,283,177.37
Losses incurred		683,186.58
Losses paid		673,427.87
Claims remaining unpaid December 31, 1918		30,073.50

KANSAS BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	78,391	$4,170,401.00
Risks written during 1918	34,724	2,083,440.00
Insurance in force December 31, 1918	91,987	5,153,112.00
Premiums received		126,520.35
Losses incurred	1,679	70,880.12
Losses paid	1,665	70,384.82
Claims remaining unpaid December 31, 1918	41	1,862.75

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

ALFRED D. FOSTER, president; J. A. BARBEY, secretary.
Organized, April 1, 1835. Began business in Kansas, March, 1913.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$82,323,954.45
INCOME.		
First year's premiums on original policies, without deductions,	$1,616,515.80	
Total new premiums	$2,090,612.85	
Renewal premiums	11,294,002.23	
Total premium income	$13,384,615.08	
Income from all other sources	4,273,683.19	
Total income during 1918		17,660,988.53
Sum of both amounts		$99,984,942.98
DISBURSEMENTS.		
Death claims paid during 1918, $5,343,082.33; additions, $65,122.	$5,408,204.33	
Maturity endowments, $711,105.26; additions, $29,407	740,512.26	
Net amount paid for losses and matured endowments	$6,148,716.59	
For annuities	2,315.12	
Surrender values	1,228,616.32	
Dividends	2,495,788.72	
Total paid policyholders	$9,875,523.52	
Commissions and bonuses paid to agents on first year's premiums, $769,362.70; renewal premiums, $638,731.40	1,408,094.10	
Officers' salaries	108,900.00	
Employees' salaries	257,070.47	
All other disbursements	1,039,591.37	
Total disbursements		12,689,179.46
Balance December 31, 1918		$87,295,763.52
ASSETS.		
Real estate, unencumbered	$1,904,917.00	
Mortgages, bonds, loans on policies, premium notes, etc	84,771,005.43	
Cash in company's office and banks	619,841.09	
Total ledger assets	$87,295,763.52	
Nonledger assets	1,976,719.14	
Gross assets	$89,272,482.66	
Deduct assets not admitted	105,845.00	
Total admitted assets December 31, 1918		$89,166,637.66
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$76,771,659.45	
Same for reversionary additions and annuities	3,030,570.23	
Net reserve	$79,802,229.68	
Death claims in process of adjustment	$252,951.44	
Death claims reported—no proofs	463,709.50	
Death claims resisted	1,978.80	
All other policy claims	125,878.39	
Total policy claims	844,518.13	
All other liabilities	4,912,477.49	
Surplus	3,607,412.36	
Total liabilities December 31, 1918		$89,166,637.66

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	153,538	$375,594,658.00
Risks written during 1918	13,971	47,352,794.00
Insurance in force December 31, 1918	160,089	403,609,868.00
Premiums received		13,384,615.08
Losses incurred		5,585,741.16
Losses paid		5,408,204.33
Claims remaining unpaid December 31, 1918		774,518.13

KANSAS BUSINESS.		
Insurance in force December 31, 1917	1,124	$1,791,722.00
Risks written during 1918	377	700,640.00
Insurance in force December 31, 1918	1,303	2,188,336.00
Premiums received		65,439.45
Losses incurred	8	9,696.85
Losses paid	7	8,122.85
Claims remaining unpaid December 31, 1918	2	2,000.00

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

DARWIN P. KINGSLEY, president; SEYMOUR M. BALLARD, secretary.
Organized, 1941. Began business in Kansas, 1864.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$911,689,026.02

INCOME.

First year's premiums on original policies, without deductions, for first year's reinsurance	$13,530,018.19	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities and consideration for original annuities, and supplementary contracts	4,360,997.80	
Total new premiums	$17,891,015.99	
Renewal premiums	91,214,355.15	
Extra premium for total and permanent disability benefits	1,033,424.00	
Total premium income	$110,138,795.14	
Income from all other sources	68,747,584.26	
Total income during 1918		178,886,379.40
Sum of both amounts		$1,090,584,405.42

DISBURSEMENTS.

Death claims paid during 1918 (less $24,332.50 reinsurance), $34,144,975.86; additions, $866,181.75	$35,011,157.61	
Maturity endowments (less $14,599.50 reinsurance), $15,819,082.96; additions, $23,373.09;	15,842,456.05	
For total and permanent disability claims and additional accidental death benefits	121,836.93	
Net amount paid for losses and matured endowments	$50,975,450.59	
For annuities	1,394,701.12	
Surrender values	19,236,048.16	
Dividends	26,093,656.33	
Total paid policyholders	$97,699,856.20	
Commissions and bonuses to agents on first year's premiums, $6,568,636.82; renewal premiums, $2,321,768.28		
Annuities (original, $14,075.02; renewals, $1,973.55)	8,906,453.67	
Salaries and all other compensations of officers, directors, trustees and home office employees	2,373,583.03	
All other disbursements	13,720,314.10	
Total disbursements, 1918		122,700,207.00
Balance December 31, 1918		$967,884,198.42

ASSETS.

Real estate, unencumbered	$13,449,600.00	
Mortgages, bonds, loans on policies, premium notes, etc.	932,800,527.01	
Cash in company's offices and banks, branch offices, and sundry other cash	21,634,071.41	
Total ledger assets	$967,884,198.42	
Nonledger assets	28,947,834.03	
Gross assets	$996,832,032.45	
Deduct assets not admitted	1,744,747.59	
Total admitted assets December 31, 1918		$995,087,283.86

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$730,263,846.00	
Same for reversionary additions and annuities		25,485,851.00	
Net reserve		$755,749,697.00	
Death claims due and unpaid; matured endowments due and unpaid	$3,833,802.82		
Death claims in process of adjustment or adjusted and not due	3,770,298.70		
Reserve for net death losses incurred but not reported	1,500,000.00		
Death claims reported—no proofs	7,412,184.51		
Death claims resisted by the company and other policy claims	570,589.19		
Claims for total and permanent disability benefits and additional accidental death benefits	141,817.32		
All other policy claims	218,508.06		
Total policy claims		17,447,200.60	
All other liabilities		221,890,387.26	
Total liabilities December 31, 1918			$995,087,284.86

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	1,301,969	$2,673,334,336.00
Risks written during 1918	145,035	344,498,306.00
Insurance in force December 31, 1918	1,360,433	2,838,829,802.00
Premiums and considerations received		110,138,795.14

KANSAS BUSINESS.

Insurance in force December 31, 1917	12,949	$22,665,061.00
Risks written during 1918	1,245	2,594,856.00
Insurance in force December 31, 1918	14,194	25,259,917.00
Premiums received		774,488.48
Losses and claims incurred	225	341,935.29
Losses and claims paid	211	331,404.13
Claims remaining unpaid December 31, 1918	28	35,254.00

NORTH AMERICAN LIFE INSURANCE COMPANY OF CHICAGO,

CHICAGO, ILL.

JOHN H. MCNAMARA, president; WM. P. KENT, secretary.
Organized, January 12, 1907. Began business in Kansas, April 9, 1910.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $700,000.00.

Amount of ledger assets December 31, 1917		$3,802,937.24
INCOME.		
First year's premiums on original policies, without deductions, less $3,773.82 for first year's reinsurance	$195,008.02	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	14,640.26	
Total new premiums	$209,648.28	
Renewal premiums	867,343.79	
Total premium income, including extra premiums for total and permanent disability benefits, $8,033.54	$1,085,025.61	
Income from all other sources	238,438.88	
Total income during 1918		1,323,464.49
Sum of both amounts		$5,126,402.73
DISBURSEMENTS.		
Death claims paid during 1918	$305,413.64	
Maturity endowments	292.00	
Net amount paid for losses and matured endowments, including $589.36 waived during year for disability	$306,295.00	
For annuities	120.00	
Surrender values	92,667.83	
Total paid policyholders	$399,082.83	
Commissions and bonuses to agents on first year's premiums, $125,458.68; renewal premiums, $39,435.94	164,894.62	
Officers' salaries	33,500.00	
Employees' salaries	27,353.18	
All other disbursements	275,898.56	
Total disbursements, 1918		900,729.19
Balance December 31, 1918		$4,225,672.54
ASSETS.		
Real estate, unencumbered	$198,100.22	
Mortgages, bonds, loans on policies, premium notes, etc	3,701,634.17	
Cash in company's office and banks	287,177.01	
All other assets	38,761.14	
Total ledger assets	$4,225,672.54	
Nonledger assets	199,779.61	
Gross assets	$4,425,452.15	
Deduct assets not admitted	61,719.83	
Total admitted assets December 31, 1918		$4,363,732.32

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$3,447,415.00	
Same for reversionary additions and annuities		565.00	
Net reserve		$3,447,980.00	
Death claims reported—no proofs	$68,891.33		
Death claims resisted	1,500.00		
Total policy claims		70,391.33	
All other liabilities		111,127.35	
Capital stock		700,000.00	
Surplus		34,233.64	
Total liabilities December 31, 1918			$4,363,732.32

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	18,107	$35,861,863.00
Risks written during 1918	3,104	8,214,148.00
Insurance in force December 31, 1918	18,373	38,222,686.00
Premiums received		1,085,114.83
Losses incurred	179	357,559.97
Losses paid	152	305,413.64
Claims remaining unpaid December 31, 1918	37	72,146.33

KANSAS BUSINESS.		
Insurance in force December 31, 1917	1,372	$2,228,162.00
Risks written during 1918	101	161,200.00
Insurance in force December 31, 1918	1,275	2,065,791.00
Premiums received		50,906.42
Losses incurred	16	36,514.56
Losses paid	14	31,514.56
Claims remaining unpaid December 31, 1918	2	10,000.00

NORTH AMERICAN LIFE INSURANCE COMPANY,

OMAHA, NEB.

G. L. E. KLINGBEIL, president; D. D. HALL, secretary.
Organized April 11, 1906. Began business in Kansas, March 1, 1911.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$727,191.39
INCOME.		
First year's premiums on original policies, without deductions, less $532.59 for first year's reinsurance	$72,175.85	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	1,621.95	
Total new premiums	$73,797.80	
Renewal premiums	265,528.66	
Total premium income	$339,326.46	
Income from all other sources	63,727.11	
Total income during 1918		403,053.57
Sum of both amounts		$1,130,244.96
DISBURSEMENTS.		
Death claims paid during 1918	$86,446.69	
Surrender values	11,402.83	
Dividends	28,588.40	
Total paid policyholders	$126,437.92	
Commissions and bonuses to agents on first year's premiums, $53,434.83; renewal premiums, $4,353.91	57,788.74	
Officers' salaries	19,523.30	
Employees' salaries	19,612.18	
All other disbursements	47,926.36	
Total dibursements, 1918		271,288.50
Balance December 31, 1918		$858,956.46
ASSETS.		
Mortgages, bonds, loans on policies, premiums notes, etc	$676,280.00	
Cash in company's office and banks	34,891.19	
All other assets	147,785.27	
Total ledger assets	$858,956.46	
Nonledger assets	30,987.74	
Gross assets	$889,944.20	
Deduct assets not admitted	17,338.70	
Total admitted assets December 31, 1918		$872,605.50
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$809,507.18	
Extra reserve for total and permanent disability	1,640.00	
Death claims reported—no proofs	35,795.08	
All other liabilities	6,716.65	
Surplus	18,946.59	
Total liabilities December 31, 1918		$872,605.50

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	4,634	$11,876,506.53
Risks written during 1918	705	1,863,000.00
Insurance in force December 31, 1918	4,713	11,873,436.84
Premiums received, premium income		339,326.46
Losses incurred	49	114,741.77
Losses paid	34	86,446.69
Claims remaining unpaid December 31, 1918	18	35,795.08

KANSAS BUSINESS.		
Insurance in force December 31, 1917	463	$1,203,652.10
Risks written during 1918	119	258,000.00
Insurance in force December 31, 1918	450	1,101,913.00
Premiums received		29,986.25
Losses incurred	6	14,017.10
Losses paid	4	11,500.00
Claims remaining unpaid December 31, 1918	2	2,517.10

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

MILWAUKEE, WIS.

W. D. VAN DYKE, president; A. S. HATHAWAY, secretary.
Incorporated, March, 1857. Began business in Kansas, 1865.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$382,461,559.44
INCOME.		
First year's premiums on original policies, without deductions	$4,770,604.60	
Dividends applied to purchase paid-up additions and annuities including $53,234.01, consideration for supplementary contracts involving life contingencies	2,057,865.15	
Total new premiums	$6,828,469.75	
Renewal premiums	50,378,600.25	
Extra premiums for total and permanent disability benefits, $19,190.76; war service, $35,240.62	54,431.38	
Total premium income	$57,261,501.38	
Interest, $18,999,441.46; rents, $345,519.60	19,344,961.06	
Income from all other sources	1,422,053.61	
Total income during 1918		78,028,516.05
Sum of both amounts		$460,490,075.49
DISBURSEMENTS.		
Death claims paid during 1918, $17,713,929.56; additions, $435,791.89	$18,149,721.45	
Matured endowments, $7,534,959.33; additions, $490,397.22	8,025,356.55	
For total and permanent disability benefits: premiums waived during the year	311.50	
Net amount paid for losses and matured endowments	$26,175,389.50	
For annuities	255,666.55	
Surrender values	6,827,525.60	
Dividends	13,737,772.59	
Total paid policyholders	$46,996,354.24	
Commissions to agents on first year's prems., $2,276,415.01; renewal prems., $3,390,520.32; annuities (original), $406,03; (renewal), $612.86	5,667,954.22	
Salaries and all other compensation of officers, trustees and home office employees	1,016,604.57	
All other disbursements	4,108,355.21	
Total disbursements, 1918		57,789,268.24
Balance December 31, 1918		$402,700,807.25
ASSETS.		
Real estate, unencumbered, including home office	$4,474,084.09	
Mortgages, bonds and stocks, loans on policies, premium notes, and automatic premium loans	396,087,307.30	
Premiums deferred under soldiers' and sailors' civil relief act,	6,235.52	
Cash in company's office and banks	2,112,867.53	
All other assets	20,312.81	
Total ledger assets	$402,700,807.25	
Nonledger assets	12,353,591.24	
Gross assets	$415,054,398.49	
Deduct assets not admitted	216,926.75	
Total admitted assets December 31, 1918		$414,837,471.74

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$347,931,080.00	
Same for reversionary additions and annuities		18,327,377.00	
Net reserve		$366,258,457.00	
Extra reserve for total and permanent disability benefits		15,685.00	
Death claims due and unpaid	$405,102.98		
Death claims in process of adjustment	789,299.62		
Death claims reported—no proofs	1,112,951.88		
Reserve for net death losses incurred but unreported	108,045.34		
All other policy claims	419,592.59		
Total policy claims		3,490,783.41	
Present value of not due installments		7,413,711.00	
Estimated amount of federal, state and all other taxes payable in 1919		1,423,062.68	
Deferred dividends payable in 1919, $269,347.27; payable after 1919, $1,198,729.00		1,468,076.27	
Annual dividends payable in 1919		14,002,439.00	
All other liabilities		1,266,480.55	
Reserved for contingencies		19,498,776.83	
Total liabilities December 31, 1918			$414,837,471.74

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	604,580	$1,604,426,324.00
Risks written during 1918	39,400	149,676,178.00
Insurance in force December 31, 1918	616,224	1,680,936,546.00
Premiums received		57,261,501.38
Losses incurred		28,109,685.96
Losses paid		26,175,389.50
Claims remaining unpaid December 31, 1918		3,490,783.41

KANSAS BUSINESS.		
Insurance in force December 31, 1917	10,177	$23,100,200.00
Risks written during 1918	652	2,415,800.00
Insurance in force December 31, 1918	10,264	24,309,919.00
Premiums received		630,779.05
Losses incurred	201	464,468.64
Losses paid	201	444,646.64
Claims remaining unpaid December 31, 1918	9	33,656.54

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY,

MINNEAPOLIS, MINN.

JOHN T. BAXTER, president; M. V. JENNESS, secretary.
Organized, September 15, 1885.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$5,828,939.26
INCOME.		
First year's premiums on original policies, without deductions, less $10,186.49 for first year's reinsurance	$586,084.44	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	14,289.63	
Total new premiums	$600,374.07	
Renewal premiums	1,656,297.24	
Total premium income	$2,256,671.31	
Income from all other sources	382,870.37	
Total income during 1918		2,639,541.68
Sum of both amounts		$8,468,480.94
DISBURSEMENTS.		
Death claims paid during 1918, $592,468.67; additions, $542.84	$593,011.15	
Disability claims paid	250.00	
Maturity endowments, $25,002.01; additions, $942.90	25,944.91	
Net amount paid for losses and matured endowments	$619,206.06	
Surrender values	63,217.93	
Dividends	244,274.29	
Total paid policyholders	$926,698.28	
Commissions and bonuses to agents on first year's premiums, $344,310.13; renewal premiums, $96,183.53	440,493.66	
Officers' and employees' salaries	107,729.14	
All other disbursements	242,148.80	
Total disbursements, 1918		1,717,069.88
Balance December 31, 1918		$6,751,411.06
ASSETS.		
Real estate, unencumbered	$546,540.44	
Mortgages, bonds, loans on policies, premium notes, etc	5,768,890.12	
Cash in company's office and banks	393,034.73	
All other assets	42,945.77	
Total ledger assets	$6,751 411.06	
Nonledger assets	432,844.20	
Gross assets	$7,184,255.26	
Deduct assets not admitted	74,986.04	
Total admitted assets December 31, 1918		$7,109,269.22

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$1,385,951.00	
Same for reversionary additions and annuities		4,658,902.00	
Total		$6,044,853.00	
Deduct net value of risks reinsured in other solvent companies,		48,053.00	
Net reserve		$5,996,800.00	
Death claims in process of adjustment, and death claims reported—no proofs	$244,761.58		
Death claims resisted	5,000.00		
All other policy claims	51,150.00		
Total policy claims		300,911.58	
All other liabilities		310,254.35	
Surplus		501,303.29	
Total liabilities December 31, 1918			$7,109,269.22

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	30,928	$54,193,728.00
Risks written during 1918	10,691	20,925,904.00
Insurance in force December 31, 1918	37,246	68,179,848.00
Premiums received		2,256,671.31
Losses incurred		831,063.22
Losses paid	422	593,011.15
Claims remaining unpaid December 31, 1918		296,261.58

KANSAS BUSINESS.		
Insurance in force December 31, 1917	305	$398,145.00
Risks written during 1918	100	155,000.00
Insurance in force December 31, 1918	402	542,970.00
Premiums received		18,666.87
Losses incurred		4,007.52
Losses paid		1,661.03
Claims remaining unpaid December 31, 1918		2,702.40

OCCIDENTAL LIFE INSURANCE COMPANY,

ALBUQUERQUE, N. M.

A. B. McMillen, president; George Roslington, secretary.
Organized, June 13, 1906.

Statement for Year ending December 31, 1918.

Capital stock paid up in cash, $140,000.00.

Amount of ledger assets December 31, 1917		$872,252.89
INCOME.		
First year's premiums on original policies, without deductions, first $1,391.31 for first year's reinsurance	$74,951.23	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	1,109.17	
Total new premiums	$79,334.56	
Renewal premiums	241,438.56	
Total premium income	$320,980.62	
Income from all other sources	107,517.49	
Total income during 1918		428,498.11
Sum of both amounts		$1,300,751.00
DISBURSEMENTS.		
Death claims paid during 1918	$112,345.85	
Maturity endowments	1,274.16	
Net amount paid for losses and matured endowments	$113,620.01	
For annuities, $917.48; premiums notes voided by lapse, $2,681.40; surrender values, $19,007.38	22,606.26	
Total paid policyholders	$136,226.27	
Commissions and bonuses to agents on first year's premiums, $57,808.90; renewal premiums, $9,908.59	67,717.49	
Officers' and employees' salaries	34,692.29	
All other disbursements	73,295.72	
Total disbursements, 1918		311,931.77
Balance December 31, 1918		$988,819.23
ASSETS.		
Cash paid in by stockholders	$40,000.00	
Real estate, unencumbered	141,744.08	
Mortgages, bonds, loans on policies, premiums notes, etc	383,876.11	
Cash in company's office and banks	54,005.79	
All other assets	409,193.25	
Total ledger assets	$988,819.23	
Nonledger assets	75,481.88	
Gross assets	$1,064,301.11	
Deduct assets not admitted	16,306.17	
Total admitted assets December 31, 1918		$1,087,994.94
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$814,884.26	
Same for reversionary additions and annuities	15,097.34	
Net reserve	$829,981.60	
Death claims reported—no proofs	44,643.15	
All other liabilities	59,187.66	
Capital stock	100,000.00	
Surplus	54,182.53	
Total liabilities December 31, 1918		$1,087,994.94

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	4,841	$10,417,601.00
Risks written during 1918	1,180	2,608,736.00
Insurance in force December 31, 1918	4,994	11,046,185.00
Premiums received		320,980.62
Losses incurred		180,869.42
Losses paid		136,226.27
Claims remaining unpaid December 31, 1918		44,643.15

KANSAS BUSINESS.		
Insurance in force December 31, 1917	192	$292,500.00
Risks written during 1918	56	84,500.00
Insurance in force December 31, 1918	211	317,114.00
Premiums received		10,931.64
Losses incurred		1,000.00
Losses paid		1,000.00

OLD COLONY LIFE INSURANCE COMPANY,

CHICAGO, ILL.

B. R. NUESKE, president; JAS. MCGAULEY, secretary.
Organized, May 12, 1905. Began business in Kansas, September 5, 1914.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $126,551.87.

Amount of ledger assets December 31, 1917		$962,483.72
INCOME.		
First year's premiums on original policies, without deductions, less $3,398.64 for first year's reinsurance	$102,694.55	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	15,730.97	
Total new premiums	$118,425.52	
Renewal premiums	248,013.49	
Total premium income	$366,439.01	
Income from all other sources	191,562.02	
Total income during 1918		558,001.03
Sum of both amounts		$1,520,484.75
DISBURSEMENTS.		
Death claims paid during 1918, less $1,751.00 reinsurance	$117,442.06	
Maturity endowments	1,000.00	
Net amount paid for losses and matured endowments	$118,442.06	
For premium notes voided by lapse	1,653.70	
Surrender values	41,290.29	
Dividends	625.58	
Total paid policyholders	$162,011.63	
Commissions and bonuses to agents on first year's premiums, $89,748.52; renewal premiums, $5,495.46	95,243.98	
Officers' salaries	12,334.00	
Employees' salaries	13,692.94	
All other disbursements	90,130.18	
Total disbursements, 1918		373,412.73
Balance December 31, 1918		$1,147,072.02
ASSETS.		
Real estate, unencumbered	$470,243.32	
Mortgages, bonds, loans on policies, premium notes, etc	615,838.18	
Cash in company's office and banks	45,436.12	
All other assets	15,554.40	
Total ledger assets	$1,147,072.02	
Nonledger assets	175,506.63	
Gross assets	$1,322,578.65	
Deduct assets not admitted	22,424.27	
Total admitted assets December 31, 1918		$1,300,154.38
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$1,061,232.00	
Death claims reported—no proofs $25,160.69		
Death claims resisted 1,165.47		
All other policy claims 3,781.47		
Total policy claims	30,107.63	
All other liabilities	40,636.81	
Capital stock	126,551.87	
Surplus	41,626.07	
Total liabilities December 31, 1918		$1,300,154.38

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	7,489	$9,534,241.85
Risks written during 1918	3,012	3,539,177.56
Insurance in force December 31, 1918	9,214	11,542,298.55
Premiums received		366,439.01
Losses incurred		139,900.62
Losses paid		117,442.06
Claims remaining unpaid December 31, 1918		30,107.63

KANSAS BUSINESS.		
Insurance in force December 31, 1917	94	$110,250.00
Risks written during 1918	74	85,000.00
Insurance in force December 31, 1918	126	146,526.63
Premiums received		5,788.08
Losses incurred	1	1,000.00
Losses paid	1	1,000.00

THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA,

LOS ANGELES, CAL.

GEORGE D. COCHRAN, president; C. I. D. MOORE, secretary.
Organized, December 28, 1867.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Amount of ledger assets December 31, 1917		$38,367,810.27
INCOME.		
First year's premiums on original policies, without deductions, less $11,706.24 for first year's reinsurance	$1,253,567.03	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	284,200.28	
Total new premiums	$1,537,767.31	
Renewal premiums	5,876,655.19	
Extra premiums for total and permanent disability benefits	55,497.89	
Total premium income	$7,469,920.39	
Income from all other sources	2,480,609.30	
Total income during 1918		9,950,529.69
Sum of both amounts		$43,318,339.96
DISBURSEMENTS.		
Death claims paid during 1918 (less $71,174.00 reinsurance), $2,203,107.15; additions, $64,880.00	$2,267,987.15	
Maturity endowments, $304,584.00; additions, $27,643.00	332,227.00	
For total and permanent disability	25,786.00	
Net amount paid for losses and matured endowments	$2,626,000.15	
For annuities, $26,351.78; premium notes voided by lapse, $442.16	26,793.94	
Surrender values	873,458.48	
Dividends	762,593.05	
Total paid policyholders	$4,288,845.62	
Commissions and bonuses to agents on first year's premiums, $822 449 24; renewal premiums, $381 929.18	1,204,378.42	
Officers' salaries	141,085.00	
Employees' salaries	245,161.22	
All other disbursements	892,965.89	
Total disbursements, 1918		6,772,436.15
Balance December 31, 1918		$41,545,903.81
ASSETS.		
Real estate, unencumbered	$2,078,758.60	
Mortgages, bonds, loans on policies, premium notes, etc	38,259,548.24	
Cash in company's office and banks	1,196,420.09	
All other assets	11,176.98	
Total ledger assets	$41,545,903.81	
Nonledger assets	1,469,309.01	
Gross assets	$43,015,212.82	
Deduct assets not admitted	40,578.82	
Life department	42,974,634.00	
Accident department	2,458,061.61	
Total admitted assets December 31, 1918		$45,432,695.61

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$34,994,506.00	
Same for reversionary additions and annuities		2,325,088.00	
Net reserve		$37,319,594.00	
Death claims in process of adjustment	$52,793.00		
Death claims reported—no proofs	344,524.00		
Death claims resisted	18,216.00		
All other policy claims	100,685.14		
Total policy claims		516,218.14	
All other liabilities		4,388,070.15	
Liabilities of accident department		1,383,061.61	
Capital stock		1,000,000.00	
Surplus, life department, $750,751.71; accident department, $75,000.00		825,751.71	
Total liabilities Dec. 31, 1918, life and accident departments			$45,432,695.61

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	95,192	$185,958,459.00
Risks written during 1918	14,716	36,957,884.00
Insurance in force December 31, 1918	103,104	208,647,520.00
Premiums received		7,469,920.39
Losses incurred	1,233	2,619,091.00
Losses paid	1,076	2,364,947.15
Claims remaining unpaid December 31, 1918	249	415,533.00

KANSAS BUSINESS.		
Insurance in force December 31, 1917	1,758	$2,441,796.00
Risks written during 1918	289	505,418.00
Insurance in force December 31, 1918	1,890	2,737,896.00
Premiums received		88,682.73
Losses incurred	13	15,598.00
Losses paid	12	15,260.00
Claims remaining unpaid December 31, 1918	2	1,038.00

PENN MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PA.

GEORGE K. JOHNSON, president; JOHN HUMPHREYS, secretary.
Organized, February 24, 1847. Began business in Kansas, 1883.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$179,180,264.48
INCOME.		
First year's premiums on original policies	$3,401,656.90	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	829,902.57	
Total new premiums	$4,231,559.47	
Renewal premiums	24,852,337.85	
Total premium income	$29,083,897.32	
Income from all other sources, including borrowed money, 4th liberty loan	22,710,212.93	
Total income during 1918		51,794,110.25
Sum of both amounts		$230,974,374.73
DISBURSEMENTS.		
Death claims paid during 1918 (less $55,000.00 reinsurance), $10,360,711.60; additions, $59,317.00	$10,420,028.60	
Maturity endowments, $2,492,291.90; additions, $39,576.00	2,531,867.90	
Net amount paid for losses and matured endowments, including total and permanent disability benefits, $1,528.23	$12,953,424.73	
For annuities, $523,340.35; premium notes voided by lapse, $162,584.57	685,924.92	
Surrender values	3,122,399.59	
Dividends	5,294,966.78	
Total paid policyholders	$22,056,716.02	
Commissions and bonuses to agents on first year's premiums, $1,541,923.29; renewal premiums, $1,668,552.51	3,210,475.80	
Officers' salaries	205,449.98	
Employees' salaries	477,469.15	
All other disbursements	5,068,518.54	
Total disbursements, 1918		31,018,729.49
Balance December 31, 1918		$199,955,645.24
ASSETS.		
Real estate, unencumbered	$2,251,795.92	
Mortgages, bonds, loans on policies, premium notes, etc	196,719,411.34	
Cash in company's office and banks	848,616.63	
All other assets	135,821.35	
Total ledger assets	$199,955,645.24	
Nonledger assets	6,722,944.36	
Gross assets	$206,678,589.60	
Deduct assets not admitted	3,815,594.73	
Total admitted assets December 31, 1918		$202,862,994.87

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$154,327,164.00	
Same for reversionary additions and annuities		7,383,297.00	
Net reserve		$161,710,461.00	
Death claims in process of adjustment	$802,521.95		
Death claims reported—no proofs	1,215,577.81		
Death claims resisted	9,780.57		
Reserve for net death losses incurred but unreported	187,398.57		
Total policy claims		2,215,285.38	
Dividends to policyholders, due or declared		18,348,534.46	
All other liabilities		20,588,714.03	
Total liabilities December 31, 1918			$202,862,994.87

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	270,012	$757,732,514.00
Risks written during 1918	23,861	95,478,0 7.00
Insurance in force December 31, 1918	276,598	802,225,787.00
Premiums received		24,880,312.96
Losses incurred	3,830	11,879,673.35
Losses paid	3,377	10,497,482.73
Claims remaining unpaid December 31, 1918	694	2,027,879.81

KANSAS BUSINESS.		
Insurance in force December 31, 1917	2,246	$4,130,005.00
Risks written during 1918	176	496,026.00
Insurance	2,321	4,440,791.00
Premiums received		141,679.04
Losses incurred	23	52,220.00
Losses paid	19	42,220.00
Claims remaining unpaid December 31, 1918	4	10,000.00

PEORIA LIFE INSURANCE COMPANY,

PEORIA, ILL.

EMMET C. MAY, president; G. B. PATTISON, secretary.
Organized, October 23, 1907. Began business in Kansas, November 30, 1910.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of ledger assets December 31, 1917		$1,726,170.04
INCOME.		
First year's premiums on original policies, without deductions, less $4,931.44 for first year's reinsurance	$226,103.11	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	6,909.02	
Total new premiums	$233,012.13	
Renewal premiums	600,399.14	
Total premium income	$833,411.27	
Income from all other sources	193,588.47	
Total income during 1918		1,026,999.74
Sum of both amounts		$2,753,169.78
DISBURSEMENTS.		
Death claims paid during 1918 (less $6,000.00 reinsurance), $164,009.82; additions, $4,561.42	$168,571.24	
Maturity endowments	3,000.00	
Net amount paid for losses and matured endowments	$171,571.24	
For premium notes voided by lapse	8,426.34	
Surrender values	31,463.88	
Dividends	9,978.84	
Total paid policyholders	$221,440.30	
Commissions and bonuses to agents on first year's premiums, $145,534.37; renewal premiums, $21,020.12	166,554.49	
Officers' salaries	19,705.91	
Employees' salaries	39,322.20	
All other disbursements	146,220.66	
Total disbursements		593,243.56
Balance December 31, 1918		$2,159,926.22
ASSETS.		
Real estate, unencumbered	$380,232.55	
Mortgages, bonds, loans on policies, premium notes, etc.	1,685,793.59	
Cash in company's office and banks	27,502.74	
All other assets	66,397.34	
Total ledger assets	$2,159,926.22	
Nonledger assets	87,632.20	
Gross assets	$2,247,558.42	
Deduct assets not admitted	97,331.91	
Total admitted assets December 31, 1918		$2,150,226.51
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$1,856,439.94	
Same for reversionary additions and annuities	6,357.00	
Net reserve	$1,862,796.94	
Death claims reported—no proofs	23,983.64	
All other liabilities	136,199.65	
Capital stock	100,000.00	
Surplus	27,246.28	
Total liabilities		$2,150,226.51

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	12,215	$21,027,563.00
Risks written during 1918	3,266	7,021,325.00
Insurance in force December 31, 1918	13,463	26,115,956.00
Premiums received		843,411.27
Losses incurred	126	198,888.45
Losses paid	110	174,133.35
Claims remaining unpaid December 31, 1918	18	25,880.64

KANSAS BUSINESS.		
Insurance in force December 31, 1917	397	$742,868.00
Risks written during 1918	570	874,800.00
Insurance in force December 31, 1918	925	1,527,170.00
Premiums received		52,693.03
Losses incurred	6	9,741.80
Losses paid	5	8,741.80
Claims remaining unpaid December 31, 1918	1	1,000.00

PHŒNIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

JOHN M. HOLCOMBE, president; HARRY E. JOHNSON, secretary.
Organized, May, 1851.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$44,485,105.26
INCOME.		
First year's premiums on original policies, without deductions, less $34,036.69 for first year's reinsurance	$946,818.88	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	689,604.37	
Total new premiums	$1,636,423.25	
Renewal premiums	6,151,066.25	
Total premium income	$7,787,489.40	
Income from all other sources	3,034,814.65	
Total income during 1918		10,822,340.15
Sum of both amounts		$55,307,409.41
DISBURSEMENTS.		
For total permanent disability	$1,078.00	
Death claims paid during 1918 (less $39,996.00 reinsurance), $2,491,858.16; additions, $35,055.31	$2,526,908.47	
Maturity endowments (less $1,500.00 reinsurance), $1,088,496.83; additions, $60,968.66	1,149,465.49	
Net amount paid for losses and matured endowments	$3,677,451.96	
For annuities	101,377.15	
Surrender values	708,581.35	
Dividends	1,312,936.39	
Total paid policyholders	$5,800,346.85	
Commissions and bonuses to agents on first year's premiums $437,143.99; renewal premiums, $338,195.79	775,338.78	
Officers' salaries	77,704.14	
Employees' salaries	199,551.79	
All other disbursements	1,046,603.18	
Total disbursements, 1918		7,899,544.74
Balance December 31, 1918		$47,407,864.67
ASSETS.		
Real estate, unencumbered	$710,000.00	
Mortgages, bonds, loans on policies, premium notes, etc	45,801,643.36	
Cash in company's office and banks	868,114.35	
All other assets	28,106.96	
Total ledger assets	$47,407,864.67	
Nonledger assets	1,564,110.75	
Gross assets	$48,971,975.42	
Deduct assets not admitted	90,590.29	
Total admitted assets December 31, 1918		$48,881,385.13

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$40,363,513.60	
Same for reversionary additions and annuities		2,946,639.00	
Net reserve		$43,310,152.60	
Death claims in process of adjustment	$71,365.10		
Death claims reported—no proofs	260,762.25		
All other policy claims	73,720.91		
Total policy claims		405,848.26	
All other liabilities, including special funds		5,165,384.27	
Total liabilities December 31, 1918			$48,881,385.13

GENERAL BUSINESS.

	Amount.
Insurance in force December 31, 1917	$197,097,509.00
Risks written during 1918	29,167,773.00
Insurance in force December 31, 1918	213,479,965.00
Premiums received	7,787,489.50
Losses incurred	2,789,324.47
Losses paid	2,526,908.47
Claims remaining unpaid December 31, 1918	332,127.35

KANSAS BUSINESS.

Insurance in force December 31, 1917	$1,552,853.00
Risks written during 1918	153,548.00
Insurance in force December 31, 1918	1,630,403.00
Premiums received (gross)	52,478.62
Losses incurred	33,713.27
Losses paid	33,713.27

PIONEER LIFE INSURANCE COMPANY OF AMERICA,

KANSAS CITY, MO.

JOHN W. COOPER, president; R. C. VAN DYKE, secretary.
Organized, March 13, 1907. Began business in Kansas, March 1, 1908.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1917		$530,770.44
INCOME.		
First year's premiums on original policies, without deductions, less $2,196.93 for first year's reinsurance	$43,440.32	
Renewal premiums	87,383.78	
Total premium income	$130,824.10	
Income from all other sources	117,765.11	
Total income during 1918		248,589.21
Sum of both amounts		$779,359.65
DISBURSEMENTS.		
Death claims paid during 1918 (less $6,963.00 reinsurance)	$49,016.77	
Maturity endowments	11,000.00	
Net amount paid for losses and matured endowments	$60,016.77	
For premium notes voided by lapse	70.80	
Surrender values	14,339.93	
Dividends	3,957.17	
Total paid policyholders	$78,384.67	
Commissions and bonuses to agents on first year's premiums, $33,912.08; renewal premiums, $1,925.66	35,837.74	
Officers' salaries	10,329.00	
Employees' salaries	5,450.41	
All other disbursements	82,968.88	
Total disbursements, 1918		212,970.70
Balance December 31, 1918		$566,388.95
ASSETS.		
Real estate, unencumbered	$19,025.00	
Mortgages, bonds, loans on policies, premium notes, etc	439,993.76	
Cash in company's office and banks	37,248.24	
All other assets	1,371.75	
Total ledger assets	$566,388.95	
Nonledger assets	24,943.23	
Gross assets	$591,332.18	
Deduct assets not admitted	1,963.75	
Total admitted assets December 31, 1918		$589,368.43
LIABILITIES.		
Net reserve	$350,447.25	
Death claims reported—no proofs $4,500.00		
All other policy claims 3,731.00		
Total policy claims	8,231.00	
All other liabilities	20,581.56	
Capital stock	200,000.00	
Surplus	10,108.62	
Total liabilities December 31, 1918		$589,368.43

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	1,930	$2,760,609.00
Risks written during 1918	1,703	1,974,995.00
Insurance in force December 31, 1918	3,121	4,092,014.00
Premiums received		130,824.10
Losses incurred		57,250.00
Losses paid		49,016.77
Claims remaining unpaid December 31, 1918		4,500.00

KANSAS BUSINESS.		
Insurance in force December 31, 1917	261	$370,605.00
Risks written during 1918	86	95,500.00
Insurance in force December 31, 1918	299	392,105.00
Premiums received		10,505.23

THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA,

PHILADELPHIA, PA.

ASA S. WING, president; LEONARD C. ASHTON, secretary.
Organized, March 22, 1865. Began business in Kansas, October, 1899.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $2,000,000.00.

Amount of ledger assets December 31, 1917		$92,621,156.30
INCOME.		
First year's premiums on original policies, without deductions	$1,721,828.70	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	656,990.53	
Total new premiums	$2,378,819.23	
War hazard premiums	14,491.44	
Renewal premiums	12,467,417.68	
Total premium income	$14,860,728.35	
Income from all other sources	4,977,469.38	
Total income during 1918		19,838,197.73
Sum of both amounts		$112,459,354.03
DISBURSEMENTS.		
Death claims paid during 1918, $4,324,262.30; additions, $66,179.00	$4,390,441.30	
Maturity endowments, $3,155,196.26; additions, $152,338	3,307,534.26	
Net amount paid for losses and matured endowments	$7,697,975.56	
For annuities	150,871.30	
Surrender values	1,373,510.49	
Dividends and war hazard premiums returned	2,336,908.79	
Total paid policyholders	$11,559,266.14	
Commissions and bonuses to agents on first year's premiums, $690,411.79; renewal premiums, $728,603.05	1,419,014.84	
Officers' and employees' salaries	655,213.89	
All other disbursements	1,220,009.08	
Total disbursements, 1918		14,853,503.95
Balance December 31, 1918		$97,605,850.08
ASSETS.		
Real estate, unencumbered	$909,690.85	
Mortgages, bonds, loans on policies, premium notes, etc	96,664,819.16	
Cash in company's office and banks	31,340.07	
Total ledger assets	$97,605,850.08	
Nonledger assets	4,510,537.91	
Total admitted assets December 31, 1918		$102,116,387.99

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$87,240,525.00	
Same for reversionary additions and annuities		4,461,002.00	
Net reserve		$91,701,527.00	
Death claims due and unpaid	$90,132.37		
Death claims reported—no proofs	431,279.00		
Death claims resisted	10,000.00		
All other policy claims	97,145.95		
Total policy claims		628,557.32	
All other liabilities		5,188,963.14	
Capital stock		2,000 000.00	
Surplus		2,597,340.53	
Total liabilities December 31, 1918			$102,116,387.99

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	151,411	$389,073,549.00
Risks written during 1918	16,735	52,564,622.00
Insurance in force December 31, 1918	158,643	412,833,701.00
Premiums received		12,591,572.10
Losses incurred	1,761	4,679,056.00
Losses paid	1,603	4,390,441.00
Claims remaining unpaid December 31, 1918	229	531,411.37

KANSAS BUSINESS.		
Insurance in force December 31, 1917	1,001	$1,657,782.00
Risks written during 1918	326	583,799.00
Insurance in force December 31, 1918	1,113	1,878,305.00
Premiums received		56,184.30
Losses incurred	16	20,813.00
Losses paid	15	18,813.00
Claims remaining unpaid	1	2,000.00

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA,

NEWARK, N. J.

FORREST F. DRYDEN, president; WILLARD I. HAMILTON, second vice-president and secretary
Organized, 1873. Authorized to do business in Kansas, November 28, 1887.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $2,000,000.00.

Amount of ledger assets December 31, 1917		$477,665,394.86

INCOME.

First year's premiums on original policies (ordinary), without deductions	$8,268,767.60	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	401,654.21	
Total new premiums (ordinary)	$8,670,421.81	
Premiums advanced under soldiers' and sailors' civil relief act	7,226.37	
Renewal premiums (ordinary)	40,446,759.36	
Industrial premiums	75,335,249.04	
Total premium income	$124,459,656.58	
Income from all other sources	66,537,467.33	
Total income during 1918* (includes $40,000,000 borrowed money used in part payment of company's subscription for $60,000,000 fourth liberty loan)		190,997,123.91
Sum of both amounts		$668,662,518.77

DISBURSEMENTS.

Death claims paid during 1918 (less $37,659.91 reinsurance), $49,153,107.93; additions, $44,331.36; mortuary dividends additions, $1,495,602.66	$50,693,041.95	
For total and permanent disability benefits	149,321.27	
Maturity endowments, $2,471,127.31; additions, $17,931.00	2,489,058.31	
Net amount paid for losses and matured endowments	$53,331,421.53	
For annuities, $262,170.60; supplementary contracts, $251.18	262,421.78	
Surrender values	4,174,662.05	
Dividends	13,264,117.05	
Total paid policyholders	$71,032,622.41	
Commissions and bonuses to agents on first year's premiums, (ordinary), $2,789,828.60; renewal premiums, $1,517,189.14	4,307,017.74	
Commissions, industrial	15,146,021.96	
Officers' salaries and committee fees	606,602.21	
Home office employees' salaries	3,518,608.92	
All other disbursements	17,111,380.06	
Total disbursements		111,722,253.30
Balance December 31, 1918		$556,940,265.47

ASSETS.

Real estate, unencumbered	$19,548,923.17	
†Mortgages, bonds, stocks, loans on policies, premium notes, etc	528,234,321.12	
Cash in company's office and banks and in transit	7,253,067.19	
All other assets	1,903,953.99	
†Total ledger assets	$556,940,265.47	
Nonledger assets	18,694,339.51	
†Gross assets	$575,634,604.98	
Deduct assets not admitted	4,172,295.54	
Total admitted assets December 31, 1918, †(includes $40,000,00 fourth liberty loan bonds purchased with borrowed money)		$571,462,309.44

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$465,012,563.00	
Same for reversionary additions and annuities		4,253,971.00	
Net reserve		$469,266,534.00	
Matured endowments	$79,567.75		
Death claims in process of adjustment or adjusted and not due	1,874,049.26		
Death claims reported—no proofs	1,545,469.91		
Death claims resisted	157,103.00		
Due and unpaid on annuities claims involving life contingencies	719.73		
All other policy claims	2,349,281.00		
Total policy claims		6,006,190.65	
Dividends payable to policyholders during 1919		17,396,125.00	
Apportioned to the credit of participating policies payable after 1919		13,843,237.79	
All other liabilities,* borrowed money and interest thereon, ($40,000,000 used in part payment of company's subscription for $60,000,000 fourth liberty loan bonds)		40,188,889.27	
*Capital stock		2,000,000.00	
Surplus		11,424,284.46	
Total liabilities December 31, 1918			$571,462,309.44

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	16,110,632	$3,458,437,735.00
Risks written and revived during 1918	2,632,797	747,987,810.00
Insurance in force December 31, 1918	17,447,277	3,891,758,334.00
Premiums received other than surrender values and dividends applied to purchase paid-up insurance and annuities		124,278,089.37
Losses and matured endowments incurred	267,734	56,938,402.47
Losses and matured endowments paid	260,389	53,593,843.31
Claims remaining unpaid December 31, 1918	16,311	5,540,583.39

KANSAS BUSINESS.		
Insurance in force December 31, 1917	145,888	$28,277,955.00
Risks written and revived during 1918	37,414	7,903,680.00
Insurance in force December 31, 1918	161,833	32,196,585.00
Premiums received less dividends to policyholders		836,248.71
Losses and matured endowments incurred	1,782	360,454.37
Losses and matured endowments paid	1,712	325,715.45
Claims remaining unpaid December 31, 1918	121	45 231.35

*$1,889,737.50 par value of the capital stock of the company has been purchased pursuant to the provisions of chapter 99 of the laws of New Jersey for the year 1913, and assigned to Austen Colgate, trustee for the policyholders of the company.

ROYAL UNION MUTUAL LIFE INSURANCE COMPANY,

DES MOINES, IOWA.

FRANK D. JACKSON, president; SIDNEY A. FOSTER, secretary.
Organized, March 15, 1886. Began business in Kansas, December 5, 1900.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$7,199,307.88
INCOME.		
First year's premiums on original policies, without deductions, less $3,904.57 for first year's reinsurance	$269,660.14	
Consideration for annuities involving life contingencies	8,580.00	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	34,740.52	
Total new premiums	$312,980.66	
Renewal premiums	1,608,037.96	
Extra premiums account war risks and disability premiums	6,000.98	
Total premium income	$1,927,019.60	
Income from all other sources	618,168.42	
Total income during 1918		2,545,188.02
Sum of both amounts		$9,744,495.90
DISBURSEMENTS.		
Death claims paid during 1918 (less $4,912.00 reinsurance), $549,753.39; additions, $2,671.40	$552,404.79	
Maturity endowments	67,078.00	
Disability payments, $1,664.00; premiums waived, $50.62	1,714.62	
Net amount paid for losses and matured endowments	$621,197.41	
For annuities, $600.00; premium notes voided by lapse, $15,796.92	16,396.92	
Surrender values	176,079.13	
Dividends	314,901.13	
Total paid policyholders	$1,128,574.59	
Commissions and bonuses to agents on first year's premiums, $200,267,30; renewal premiums, $95,881.69	296,148.99	
Officers' salaries	57,400.00	
Employees' salaries	63,855.41	
All other disbursements	216,394.85	
Total disbursements, 1918		1,762,373.84
Balance December 31, 1918		$7,982,122.06
ASSETS.		
Real estate, unencumbered	$174,068.89	
Mortgages, bonds, loans on policies, premium notes, etc	7,617,538.82	
Cash in company's office and banks	175,505.90	
All other assets	15,008.45	
Total ledger assets	$7,982,122.06	
Nonledger assets	296,178.22	
Gross assets	$8,278,300.28	
Deduct assets not admitted	33,431.87	
Total admitted assets December 31, 1918		$8,244,868.41

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$7,100,219.00	
Same for reversionary additions and annuities		72,471.00	
Net reserve		$7,172,690.00	
Extra reserve, disability benefits		5,446.00	
Death claims in process of adjustment	$20,311.00		
Death claims reported—no proofs	77,202.00		
Reserve for net losses incurred but not reported	1,242.00		
All other policy claims	450.00		
Total policy claims		99,205.00	
All other liabilities		775,935.32	
Surplus		191,592.09	
Total liabilities December 31, 1918			$8,244,868.41

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	31,796	$50,110,406.00
Risks written during 1918	3,656	7,686,151.00
Insurance in force December 31, 1918	32,401	52,432,109.00
Premiums received		1,927,019.60
Losses incurred	311	621,773.00
Loss s paid	260	549,733.39
Claims remaining unpaid December 31, 1918	65	97,513.00

KANSAS BUSINESS.		
Insurance in force December 31, 1917	3,274	$5,380,009.00
Risks written during 1918	276	626,894.00
Insurance in force December 31, 1918	3,923	5,580,005.00
Loss s incurred	18	45,015.00
Loss s paid	15	40,500.00
Claims remaining unpaid December 31, 1918	4	6,515.00

SECURITY LIFE INSURANCE COMPANY OF AMERICA,

RICHMOND, VA.

O. W. JOHNSON, president; J. CHAS. SEITZ, secretary.
Organized March, 1902.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $220,000.00.

Amount of ledger assets December 31, 1917		$3,097,531.16
INCOME.		
First year's premiums on original policies, without deductions, less $544.81 for first year's reinsurance	$125,996.58	
Surrender values and dividends applied to pay first year's premiums or to purchase paid up additions and annuities	14,419.88	
Total new premiums	$140,416.46	
Renewal premiums	520,737.47	
Total premium income	$664,102.95	
Income from all other sources	163,523.25	
Total income during 1918		827,626.20
Sum of both amounts		$3,925,157.36
DISBURSEMENTS.		
Death claims paid during 1918	$230,470.59	
Net amount paid for losses and matured endowments	$230,670.59	
For annuities, $1,098.43; premium notes voided by lapse, $3,277.93	4,376.36	
Surrender values	100,633.56	
Dividends	473.25	
Total paid policyholders	$336,153.76	
Commissions and bonuses to agents on first year's premiums, $88 701.84; renewal premiums, $15,436.89	104,138.73	
Officers' salaries	45,036.64	
Employees' salaries	1,816.00	
All other disbursements	121,678.49	
Total disbursements, 1918		609,823.62
Balance December 31, 1918		$3,315,333.74
ASSETS.		
Real estate, unencumbered	$17,000.00	
Mortgages, bonds, loans on policies, premium notes, etc.	3,234,112.09	
Cash in company's office and banks	200.00	
All other assets	81,021.65	
Total ledger assets	$3,315,333.74	
Nonledger assets	120,375.47	
Gross assets	$3,435,709.21	
Deduct assets not admitted	58,533.09	
Total admitted assets December 31, 1918		$3,377,176.12

LIABILITIES.

Same for reversionary additions and annuities		$15,819.00	
Net reserve		$2,829,422.00	
Death claims in process of adjustment	$47,765.90		
Death claims reported—no proofs	1,015.44		
Death claims resisted	18,733.00		
All other policy claims	3,000.00		
Total policy claims		70,514.34	
All other liabilities		104,537.42	
Capital stock		220,000.00	
Surplus		152,702.36	
Total liabilities December 31, 1918			$3,377,176.12

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	10,992	$19,470,010.13
Risks written during 1918	3,148	5,301,695.95
Insurance in force December 31, 1918	11,769	21,053,699.19
Premiums received		664,102.95
Losses incurred		273,397.98
Losses paid		230,470.59
Claims remaining unpaid December 31, 1918		70,514.34

KANSAS BUSINESS.

Insurance in force December 31, 1917	255	$3,433.16
Risks written during 1918	67	96,137.24
Insurance in force December 31, 1918	237	321,983.00
Premiums received		9,633.01
Losses incurred	4	11,470.24
Losses paid	3	9,470.24
Claims remaining unpaid December 31, 1918	1	2,000.00

SECURITY MUTUAL LIFE INSURANCE COMPANY,

BINGHAMTON, N. Y.

DAVID S. DICKENSON, president; CHARLES A. LADUE, secretary.
Organized, November 6, 1886.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$8,337,177.75
INCOME.		
First year's premiums on original policies, without deductions, less, $5,964.49 for first year's reinsurance	$235,236.33	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	33,202.35	
Total new premiums	$268,438.68	
Renewal premiums	1,661,212.90	
Total premium income	$1,929,651.58	
Income from all other sources	454,478.20	
Total income during 1918		2,384,129.78
Sum of both amounts		$10,721,307.53
DISBURSEMENTS.		
Death claims paid during 1918, $728,202.66; additions, $7,696.07,	$735,898.73	
Maturity endowments	45,348.50	
Net amount paid for losses and matured endowments	$781,247.23	
For annuities, $570.81; premium notes voided by lapse, $566.13	1,136.94	
Surrender values	200,881.68	
Dividends	137,826.19	
Total paid policyholders	$1,121,092.04	
Commissions and bonuses to agents on first year's premiums, $10,492.69; renewal premiums, $106,133.46	211,061.15	
Officers' salaries	51,956.99	
Employees' salaries	59,440.47	
All other disbursements	326,420.17	
Total disbursements, 1918		1,769,970.82
Balance December 31, 1918		$8,951,336.71
ASSETS.		
Real estate, unencumbered	$743,570.07	
Mortgages, bonds, loans on policies, premium notes, etc	7,923,329.83	
Cash in company's office and banks	254,882.55	
All other assets	29,554.26	
Total ledger assets	$8,951,336.71	
Nonledger assets	507,891.78	
Gross assets	$9,459,228.49	
Deduct assets not admitted	65,775.45	
Total admitted assets December 31, 1918		$9,393,453.04
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$8,707,731.00	
Same for reversionary additions and annuities	51,625.00	
Net reserve	$8,759,356.00	
Death claims in process of adjustment $95,188.01		
Death claims reported—no proofs 29,282.15		
Death claims resisted 5,000.00		
All other policy claims 50,815.00		
Total policy claims	180,285.16	
All other liabilities	292,889.98	
Surplus	160,921.90	
Total liabilities December 31, 1918		$9,393,453.04

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	36,232	$54,616,218.00
Risks written during 1918	4,990	7 880 639.00
Insurance in force December 31, 1918	37,721	57,267,818.00
Premiums received		1,929,651.58
Losses incurred		863,051.05
Losses paid		735,898.73
Claims remaining unpaid December 31, 1918		179,285.16

KANSAS BUSINESS.		
Insurance in force December 31, 1917	293	$463,359.22
Risks written during 1918	82	134,000.00
Insurance in force December 31, 1918	306	487,861.22
Premiums received		14,981.05
Losses incurred	3	4,000.00
Losses paid	2	3,792.19
Claims remaining unpaid December 31, 1918	1	5,719.50

SECURITY MUTUAL LIFE INSURANCE COMPANY,

LINCOLN, NEB.

E. B. STEPHENSON, president; M. A. HYDE, assistant secretary.
Organized October 3, 1895.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$1,701,109.70
INCOME.		
First year's premiums on original policies, without deductions, less $3,283.79 for first year's reinsurance	$36,061.73	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	7,189.64	
Total new premiums	$43,251.37	
Renewal premiums	262,650.36	
Total premium income	$305,901.73	
Income from all other sources	113,185.84	
Total income during 1918		419,087.57
Sum of both amounts		$2,120,197.27
DISBURSEMENTS.		
Death claims paid during 1918 (less $45,000 reinsurance), $95,884.34, additions, $731.93	$96,616.27	
Maturity endowments	180.00	
Net amount paid for losses and matured endowments	$96,796.27	
For premium notes voided by lapse, $3,375.82	7,474.81	
Surrender values	9,405.24	
Dividends	19,346.98	
Total paid policyholders	$133,023.30	
Commissions and bonuses to agents on first year's premiums, $25,238.52; renewal premiums, $8,846.92	34,085.44	
Officers' salaries	14,250.65	
Employees' salaries	8,452.50	
All other disbursements	67,807.06	
Total disbursements, 1918		273,844.85
Balance December 31, 1918		$1,846,352.42
ASSETS.		
Real estate, unencumbered	$618,833.88	
Mortgages, bonds, loans on policies, premium notes, etc	1,160,340.72	
Cash in company's office and banks	59,972.95	
All other assets	7,204.87	
Total ledger assets	$1,846,352.42	
Nonledger assets	47,267.52	
Gross assets	$1,893,619.94	
Deduct assets not admitted	9,414.81	
Total admitted assets December 31, 1918		$1,884,205.13
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$1,475,922.96	
Same for reversionary additions and annuities	10,716.40	
Net reserve	$1,486,639.36	
Death claims reported—no proofs $21,624.70		
Death claims resisted 1,000.00		
Total policy claims	22,624.70	
All other liabilities	43,830.46	
Surplus	331,110.61	
Total liabilities December 31, 1918		$1,884,205.13

GENERAL BUSINESS.	No.	Amount.
Insurance in force December 31, 1917	6,824	$9,532,990.00
Risks written during 1918	574	1,491,785.00
Insurance in force December 31, 1918	6,901	10,173,302.00
Premiums received		308,254.19
Losses incurred	81	166,942.77
Losses paid	66	141,616.27
Claims remaining unpaid December 31, 1918	15	25,326.50

KANSAS BUSINESS.		
Insurance in force December 31, 1917	580	$711,256.00
Risks written during 1918	30	57,314.00
Insurance in force December 31, 1918	572	723,164.00
Premiums received		20,123.24
Losses incurred	3	3,000.00
Losses paid	3	3,000.00

ST. JOSEPH LIFE INSURANCE COMPANY,

ST. JOSEPH, MO.

A. L. McPherson, president; H. E. McPherson, secretary.
Organized, October 31, 1913. Began business in Kansas, March 1, 1915.

Statement for Year ending December 31, 1918.

Amount of ledger assets December 31, 1917		$407,383.18
INCOME.		
First year's premiums on original policies, without deductions, less $1,673.43 for first year's reinsurance	$55,790.20	
Renewal premiums	147,607.05	
Total premium income	$203,397.25	
Income from all other sources	22,580.97	
Total income during 1918		225,978.22
Sum of both amounts		$633,361.40
DISBURSEMENTS.		
Death claims paid during 1918 (less $10,000.00 reinsurance)	$33,000.00	
For premium notes voided by lapse, less $45.00 restorations	235.55	
Surrender values	549.00	
Dividends	259.47	
Total paid policyholders	$34,044.02	
Commissions and bonuses to agents on first year's premiums, $31,910.54; renewal premiums, $10,240.69	42,151.23	
Officers' salaries	6,200.00	
Employees' salaries	3,683.89	
All other disbursements	23,402.41	
Total disbursements, 1918		109,481.55
Balance December 31, 1918		$523,879.85
ASSETS.		
Mortgages, bonds, loans on policies, premium notes, etc.	$513,528.34	
Cash in company's office and banks	9,085.16	
All other assets	1,266.35	
Total ledger assets	$523,879.85	
Nonledger assets	19,656.82	
Gross assets	$543,536.67	
Deduct assets not admitted	6,104.93	
Total admitted assets December 31, 1918		$537,431.74
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$310,183.64	
Death claims due and unpaid	9,673.98	
All other liabilities	10,180.26	
Capital stock	100,000.00	
Surplus	107,393.86	
Total liabilities December 31, 1918		$537,431.74

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	1,727	$4,015,405.00
Risks written during 1918	607	1,398,750.00
Insurance in force December 31, 1918	2,139	5,017,155.00
Premiums received		208,771.10
Losses incurred	16	42,673.98
Losses paid	10	33,000.00
Claims remaining unpaid December 31, 1918	6	9,673.98

KANSAS BUSINESS.

Insurance in force December 31, 1917	359	$716,500.00
Risks written during 1918	16	41,000.00
Insurance in force December 31, 1918	346	695,500.00
Premiums received		26,897.14
Losses incurred	2	6,000.00
Losses paid	1	5,000.00
Claims remaining unpaid December 31, 1918	1	1,000.00

STANDARD LIFE INSURANCE COMPANY,

DECATUR, ILL.

J. R. PAISLEY, president; H. W. SHAFER, secretary.
Organized, September 15, 1914. Began business in Kansas, 1914.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of ledger assets December 31, 1917		$745,732.14
INCOME.		
First year's premiums on original policies, without deductions, less $2,429.39 for first year's reinsurance	$384,175.78	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	6,151.12	
Total new premiums	$390,326.90	
Renewal premiums	501,148.15	
Total premium income	$891,475.05	
Income from all other sources	491,882.40	
Total income during 1918		1,383,357.45
Sum of both amounts		$2,129,089.59
DISBURSEMENTS.		
Death claims paid during 1918, $438.442.67; additions, $16.00,	$438,458.67	
Maturity endowments	40.06	
Net amount paid for losses and matured endowments	$438,498.67	
For premium notes voided by lapse	1,790.77	
Surrender values	9,877.92	
Dividends, $12,728.36; returned to policyholders, $12,243.43	24,971.79	
Total paid policyholders	$475,139.15	
Commissions and bonuses to agents on first year's premiums, $98,837.56; renewal premiums, $3,381.12	102,218.68	
Officers' salaries	41,978.48	
Employees' salaries	22,594.28	
All other disbursements	366,090.75	
Total disbursements, 1918		1,008,016.34
Balance December 31, 1918		$1,121,073.25
ASSETS.		
Real estate, unencumbered	$35,567.44	
Mortgages, bonds, loans on policies, premium notes, etc	1,027,836.20	
Cash in company's office and banks	48,989.01	
All other assets	8,680.60	
Total ledger assets	$1,121,073.25	
Nonledger assets	153,893.20	
Gross assets	$1,274,966.45	
Deduct assets not admitted	42,766.84	
Total admitted assets December 31, 1918		$1,232,199.61

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$954,705.81	
Same for reversionary additions and annuities		6,192.90	
Net reserve		$960,898.71	
Death claims in process of adjustment	$1,692.40		
Death claims reported—no proofs	47,578.52		
Death claims resisted	300.00		
Total policy claims		49,570.92	
All other liabilities		95,650.00	
Capital stock		100,000.00	
Surplus		26,079.98	
Total liabilities December 31, 1918			$1,232,199.61

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	17,991	$20,885,060.00
Risks written during 1918	15,609	18,863,485.00
Insurance in force December 31, 1918	27,774	33,531,006.00
Premiums received		891,475.05
Losses incurred		480,454.00
Losses paid		438,498.67
Claims remaining unpaid December 31, 1918		49,570.92

KANSAS BUSINESS.

Insurance in force December 31, 1917	388	$438,696.00
Risks written during 1918	102	128,133.00
Insurance in force December 31, 1918	427	476,222.00
Premiums received		12,446.95
Losses incurred	9	9,000.00
Losses paid	9	9,000.00

THE TRAVELERS INSURANCE COMPANY,

HARTFORD, CONN.

LOUIS F. BUTLER, president; JAMES L. HOWARD, secretary.
Organized, June 17, 1863. Began business in Kansas, January, 1868.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $6,000,000.00.

Amount of ledger assets December 31, 1917		$95,549,673.40
INCOME.		
First year's premiums on original policies, without deductions, less $177,881.88 for first year's reinsurance	$4,062,516.10	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	532,049.08	
Total new premiums	$4,594,565.18	
Extra premiums for disability benefits	187,580.73	
Renewal premiums	14,884,827.30	
Total premium income	$19,666,973.21	
Income from all other sources	5,678,896.21	
Total income during 1918		25,345,869.42
Sum of both amounts		$120,895,542.82
DISBURSEMENTS.		
Disability claim	$10,552.23	
Death claims paid during 1918 (less $23,036.00 reinsurance), $7,406,356.58; additions, $27,140.00	7,433,496.58	
Maturity endowments (less $40,000.00 reinsurance), $1,206,012.26; additions, $1,309.00	1,207,321.26	
Net amount paid for losses and matured endowments	$8,651,370.07	
For annuities	237,440.63	
Surrender values	1,289,305.45	
Dividends	67,491.62	
Total paid policyholders	$10,245,607.77	
Commissions and bonuses to agents on first year's premiums, $1,614,815.81; renewal premiums, $749,395.45	2,364,211.26	
Officers' and employees' salaries	1,463,421.67	
All other disbursements	2,771,272.45	
Total disbursements, 1918		16,844,513.15
Balance December 31, 1918		$104,051,029.67
ASSETS.		
Real estate, unencumbered	$4,896,693.15	
Mortgages, bonds, loans on policies, premium notes, etc	97,863,053.69	
Cash in company's office and banks	1,126,466.11	
All other assets	164,816.72	
Total ledger assets	$104,051,029.67	
Nonledger assets	4,838,949.53	
Gross assets	$108,889,979.20	
Deduct assets not admitted	112,735.38	
Admitted assets, life business	$108,777,243.82	
Admitted assets, accident, health, liability, workmen's compensation, workmen's collective business	39,791,196.37	
Total admitted assets December 31, 1918		$148,568,440.19

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$98,618,040.00	
Same for reversionary additions and annuities		2,834,262.00	
Net reserve		$101,452,302.00	
Death claims in process of adjustment	$380,428.63		
Death claims reported—no proofs	928,376.33		
Death claims resisted	63,018.09		
All other policy claims	258,778.67		
Total policy claims		1,630,601.72	
All other liabilities		1,913,342.09	
Total liabilities, life business		$104,996,245.81	
Total liabilities, accident, health, liability, workmen's compensation, workmen's collective business		28,952,646.05	
Total amount of all liabilities, except capital		$133,948,891.86	
Capital stock	$6,000,000.00		
Unassigned funds (surplus), as regards policyholders	8,619,548.03		
Unassigned funds (surplus)	8,619,548.33		
Surplus as regards policyholders		14,619,548.33	
Total liabilities December 31, 1918			$148,568,440.19

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	202,756	$617,239,004.00
Risks written during 1918	37,701	165,984,331.00
Insurance in force December 31, 1918	227,220	754,2 1,082.00
Premiums received		19,666,973.21
Losses incurred	4,742	9,829,708.63
Losses paid	4,404	8,651,370.07
Claims remaining unpaid December 31, 1918	454	1,630,601.72

KANSAS BUSINESS.		
Insurance in force December 31, 1917	1,143	$2,520,846.00
Risks written during 1918	405	1,248,493.00
Insurance in force December 31, 1918	1,437	3,502,724.00
Premiums received		84,207.98
Losses incurred	10	29,351.20
Losses paid	10	25,851.20
Claims remaining unpaid December 31, 1918	1	4,000.00

THE UNION CENTRAL LIFE INSURANCE COMPANY,

CINCINNATI, OHIO.

JESSE R. CLARK, president; GEORGE L. WILLIAMS, secretary.
Organized, 1867. Began business in Kansas, 1884.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $2,000,000.00.

Amount of ledger assets December 31, 1917		$116,548,517.83
INCOME.		
First year's premiums on original policies, without deductions,	$2,563,120.09	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities...	607,847.79	
Total new premiums	$3,170,967.88	
Renewal premiums	16,231,850.08	
Total premium income	$19,402,817.96	
Income from all other sources	8,659,977.05	
Total income during 1918		28,062,795.01
Sum of both amounts		$144,611,312.84
DISBURSEMENTS.		
Death claims paid during 1918, $5,852,959.48; additions, $90,899.94	$5,943,859.42	
Maturity endowments, $856,668.41; additions, $58,918.01	915,581.42	
For matured life rate endowments (reserve, $1,403,607.00; surplus, $1,266,026.51)	2,669,633.51	
Net amount paid for losses and matured endowments	$9,529,074.35	
For annuities, $30,426.23; premium notes voided by lapse, $57,434.19	87,860.42	
Surrender values	2,743,760.23	
Dividends	3,477,424.31	
Total paid policyholders	$15,838,119.31	
Commissions and bonuses to agents on first year's premiums, $1,195,681.17; renewal premiums, $1,039,268.73	2,234,949.90	
Officers' salaries	176,113.66	
Employees' salaries	630,958.77	
All other disbursements	2,677,337.01	
Total disbursements, 1918		21,557,478.65
Balance December 31, 1918		$123,053,834.19
ASSETS.		
Real estate, unencumbered	$2,670,185.09	
Mortgages, bonds, loans on policies, premium notes, etc.	114,167,975.92	
Cash in company's office and banks	1,582,646.03	
All other assets	4,633,027.15	
Total ledger assets	$123,053,834.19	
Nonledger assets	5,118,312.82	
Gross assets	$128,172,147.01	
Deduct assets not admitted	7,662.55	
Total admitted assets December 31, 1918		$128,164,484.46

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$52,596,345.50	
Same for reversionary additions and annuities		53,097,637.50	
Net reserve		$105,693,983.00	
Death claims in process of adjustment	$32,932.00		
Death claims reported—no proofs	779,912.69		
Death claims resisted	22,960.51		
All other policy claims	197,782.77		
Total policy claims		1,033,587.97	
All other liabilities		14,693,204.62	
Capital stock		2,000,000.00	
Surplus		4,743,708.87	
Total liabilities December 31, 1918			$128,164,484.46

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	225,086	$522,340,427.00
Risks written during 1918	21,759	76,602,156.00
Insurance in force December 31, 1918	231,544	563,428,654.00
Premiums received		19,402,817.96
Losses incurred	2,784	6,483,464.00
Losses paid		5,943,859.47
Claims remaining unpaid December 31, 1918		861,880.92

KANSAS BUSINESS.

Insurance in force December 31, 1917	4,705	$8,426,998.00
Risks written during 1918	519	1,141,585.00
Insurance in force December 31, 1918	4,736	8,687,814.00
Losses incurred	87	160,641.50
Losses paid	73	108,726.72
Claims remaining unpaid December 31, 1918	14	51,914.78

Total premiums contracted for	$278,681.36
Dividends applied in reduction of premiums	41,351.81
Gorss amount of premiums received	237,329.55

UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, ME.

ARTHUR L. BATES, president; SYLVAN P. PHILLIPS, secretary.
Organized, July 17, 1848. Began business in Kansas, June 1, 1881.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of ledger assets December 31, 1917		$19,369,812.71
INCOME.		
First year's premiums on original policies, without deductions, less $1,348.03 for first year's reinsurance	$180,566.18	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	119,794.59	
Total new premiums	$300,360.77	
Renewal premiums	2,035,411.74	
Total premium income	$2,335,772.51	
Income from all other sources	898,927.59	
Total income during 1918		3,234,700.10
Sum of both amounts		$22,604,512.81
DISBURSEMENTS.		
Death claims paid during 1918, $740,797.38; additions, $16 201.29	$756,998.67	
Maturity endowments, $440,812.07; additions, $3,977.27	444,789.34	
Net amount paid for losses discounted and matured endowments	$1,201,788.01	
For annuities, $4,439.40; premium notes voided by lapse, $126,375.92	130,815.32	
Surrender values	647,188.12	
Dividends	440,971.69	
Total paid policyholders	$2,420,763.14	
Commissions and bonuses to agents on first year's premiums, $83,849.82; renewal premiums, $104,599.63	188,449.45	
Officers' salaries	47,300.00	
Employees' salaries	48,711.30	
All other disbursements	267,877.15	
Total disbursements, 1918		2,973,101.04
Balance December 31, 1918		$19,631,411.77
ASSETS.		
Real estate, unencumbered	$731,595.25	
Mortgages, bonds, loans on policies, premium notes, etc	18,597,060.95	
Cash in company's office and banks	302,595.07	
All other assets	160.50	
Total ledger assets	$19,631,411.77	
Nonledger assets	510,894.43	
Gross assets	$20,142,306.20	
Deduct assets not admitted	1,562,915.87	
Total admitted assets December 31, 1918		$18,579,390.33

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$17,371,704.00	
Same for reversionary additions and annuities		553,172.00	
Net reserve		$17,924,876.00	
Death claims in process of adjustment	$66,917.97		
Death claims reported—no proofs	112,994.06		
Reserve for net death losses incurred but not reported	5,000.00		
Death claims resisted	3,000.00		
All other policy claims	9,209.72		
Total policy claims		197,121.75	
All other liabilities		273,192.30	
Surplus		169,200.28	
Total liabilities December 31, 1918			$18,579,390.33

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	41,786	$65,354,431.00
Risks written during 1918	2,312	5,293,252.00
Insurance in force December 31, 1918	40,896	65,551,297.00
Premiums received		2,335,772.51
Losses incurred	548	837,276.84
Losses paid	482	756,998.67
Claims remaining unpaid December 31, 1918	140	182,912.03

KANSAS BUSINESS.		
Insurance in force December 31, 1917	169	$331,926.00
Risks written during 1918	21	74,413.66
Insurance in force December 31, 1918	161	321,360.77
Premiums received		9,856.11
Losses incurred	1	2,000.00
Losses paid	2	7,000.00

THE UNITED STATES LIFE INSURANCE COMPANY, IN THE CITY OF NEW YORK,

NEW YORK, N. Y.

JOHN P. MUNN, president; A. WHEELWRIGHT, secretary.
Organized, February, 1850. Began business in Kansas, 1903.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $264,000.00.

Amount of ledger assets December 31, 1917		$7,108,542.34
INCOME.		
First year's premiums on original policies, without deductions, less, $2,570.90 for first year's reinsurance	$45,450.40	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	48,062.04	
Total new premiums	$93,512.44	
Renewal disability and war relief premiums	604,760.47	
Total premium income	$698,272.91	
Income from all other sources	576,760.82	
Total income during 1918		1,275,033.73
Sum of both amounts		$8,378,576.07
DISBURSEMENTS.		
Death claims paid during 1918 (less $6,500.00 reinsurance), $438,315.71; additions, $4,292.58	$442,608.29	
Maturity endowments	126,357.00	
Net amount paid for losses and matured endowments	$568,965.29	
For annuities, $11,847.26; premium notes voided by lapse, $4,552.00	16,399.26	
Surrender values	332,807.20	
Dividends	43,064.79	
Total paid policyholders	$961,236.54	
Commissions and bonuses to agents on first year's premiums $22,536.84; renewal premiums, $25,528.16	48,065.00	
Officers' salaries	41,500.00	
Employees' salaries	35,495.87	
All other disbursements	254,871.13	
Total disbursements, 1918		1,341,168.54
Balance December 31, 1918		$7,037,407.53
ASSETS.		
Real estate, unencumbered	$740,435.82	
Mortgages, bonds, loans on policies, premium notes, etc	6,244,510.40	
Cash in company's office and banks	51,568.53	
All other assets	892.78	
Total ledger assets	$7,037,407.53	
Nonledger assets	195,439.99	
Gross assets	$7,232,847.52	
Deduct assets not admitted	22,878.03	
Total admitted assets December 31, 1918		$7,209,969.49

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1918		$6,340,259.00	
Same for reversionary additions and annuities		182,739.00	
Net reserve		$6,522,998.00	
Death claims in process of adjustment	$11,477.00		
Death claims reported—no proofs	54,298.08		
Death claims resisted	2,000.00		
All other policy claims	17,964.00		
Total policy claims		85,739.08	
All other liabilities		290,074.24	
Capital stock		264,000.00	
Surplus		47,158.17	
Total liabilities December 31, 1918			$7,209,969.49

GENERAL BUSINESS.	*No.*	*Amount.*
Insurance in force December 31, 1917	14,196	$24,140,644.00
Risks written during 1918	1,188	2,094,376.00
Insurance in force December 31, 1918	13,995	23,840,796.00
Premiums received		698,272.91
Losses incurred		458,212.00
Losses paid		442,608.29
Claims remaining unpaid December 31, 1918		85,739.08

KANSAS BUSINESS.

Insurance in force December 31, 1917	77	$99,900.00
Risks written during 1918	12	22,000.00
Insurance in force December 31, 1918	70	97,941.00
Premiums received		1,363.02
Loss s incurred	2	3,000.00
Losses paid	2	3,000.00

WESTERN UNION LIFE INSURANCE COMPANY,

SPOKANE, WASH.

R. L. RUTTER, president; CHAS. E. GERHARDT, secretary.
Organized, October 31, 1906. Began business in Kansas, July 6, 1918.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Amount of ledger assets December 31, 1917		$2,840,339.69
INCOME.		
First year's premiums on original policies, without deductions, less, $7,079.08 for first year's reinsurance	$207,585.89	
Surrender values and dividends applied to pay first year's premiums or to purchase paid-up additions and annuities	7,078.97	
Total new premiums	$214,664.86	
Renewal premiums	903,408.09	
Total premium income	$1,118,072.95	
Income from all other sources	244,319.01	
Total income during 1918		1,362,391.96
Sum of both amounts		$4,202,731.65
DISBURSEMENTS.		
Death claims paid during 1918 (less $5,000 reinsurance)	$357,105.67	
Maturity endowments	5,000.00	
Net amount paid for losses and matured endowments	$362,105.67	
For premium notes voided by lapse, $7,195.40	7,195.40	
Surrender values	48,656.30	
Total paid policyholders	$417,957.37	
Commissions and bonus s to agents on first year's premiums, $135,874.66; renewal premiums, $21,206.80	157,081.46	
Officers' and employees' salaries	61,156.12	
All other disbursements	251,021.00	
Total disbursements, 1918		887,215.95
Balance December 31, 1918		$3,315,515.70
ASSETS.		
Real estate, unencumbered	$164,949.96	
Mortgages, bonds, loans on policies, premium notes, etc.	1,836,555.09	
Cash in company's office and banks	249,702.93	
All other assets	1,064,307.72	
Total ledger assets	$3,315,515.70	
Nonledger assets	146,487.03	
Gross assets	$3,462,002.73	
Deduct assets not admitted	15,001.06	
Total admitted assets December 31, 1918		$3,447,001.67
LIABILITIES.		
Net present value of all outstanding policies in force December 31, 1918	$2,650,975.54	
Death claims reported—no proofs $2,000.00		
Death claims resisted 3,000.00		
All other policy claims 5,500.00		
Total policy claims	10,500.00	
All other liabilities	249,707.35	
Capital stock	200,000.00	
Surplus	335,818.87	
Total liabilities December 31, 1918		$3,447,001.67

GENERAL BUSINESS.	No.	Amount.
Insurance in force December 31, 1917	16,794	$35,079,130.72
Risks written during 1918	2,653	7,414,593.00
Insurance in force December 31, 1918	16,707	36,522,575.08
Premiums received incudling 20 a		1,118,072.95
Losses incurred		358,205.67
Losses paid		357,105.67
Claims remaining unpaid December 31, 1918		10,500.00

KANSAS BUSINESS.	
Risks written during 1918 and transferred from other state	$22,754.00
Insurance in force December 31, 1918	22,754.00
Premiums received, plus $55.50 accident and health	483.42

CASUALTY AND MISCELLANEOUS COMPANIES.

DECEMBER 31, 1918.

Ætna Casualty and Surety.
Ætna Life, Accident.
American Indemnity.
American National, Accident.
American Surety Company of New York.
Bankers' Accident.
Bankers' Casualty.
Bankers' Deposit Guaranty and Surety.
Brotherhood Accident.
Captal Life Stock.
Chicago Bonding and Insurance Company.
Cloverleaf Casualty Company.
Columbian National, Accident.
Continental Casualty.
Employers' Liability Assurance Corporation.
Federal, Accident.
Fidelity and Deposit Company of Maryland.
General Accident, Fire and Life.
Globe Indemnity.
Great Eastern Casualty.
Great Western Accident.
Hartford Accident and Indemnity.
Hartford Steam Boiler.
International Indemnity.
Kansas Casualty and Surety.
Kansas Central Indemnity.
Kansas City Casualty.
Lion Bonding and Surety.
Lloyd's Plate Glass.
Loyal Protective.
Maryland Casualty.
Maryland Assurance, Accident.
Medical Protective.
Mid-west Mutual Automobile Indemnity Ass'n.
Millers Mutual Casualty.
Mutual Automobile Indemnity Association.
National Casualty Company.
National Life and Accident.
National Life Insurance Company of the U. S.
National Pratective.
National Surety.
New Jersey Fidelity and Plate Glass.
New York Plate Glass.
North American Accident.
Ocean Accident and Guarantee Corporation.
Pacific Mutual Life, Accident.
Physicians' Indemnity Association.
Preferred Accident.
Ridgely Protective Association.
Royal Indemnity.
Standard Accident.
Travelers', Accident.
Travelers' Indemnity.
United States Casualty.
United States Fidelity and Guaranty.
Western Automobile Indemnity Association.
Western Casualty.
Western Live Stock Insurance Company.
Western Indemnity.

ASSESSMENT ASSOCIATIONS.

LIFE.

Guarantee Fund Life Association.
Illinois Bankers' Life.
National Life.

ACCIDENT.

Business Men's Accident Association.
Central Business Men's Association.
Farmers' and Merchants' Mutual Life.
Fidelity Health and Accident.
Interstate Business Men's Accident Ass'n.
Kansas City Protective Association.
Mutual Benefit Health and Accident Ass'n.
National Travelers' Benefit Association.
Woodmen Accident.

THE ÆTNA CASUALTY AND SURETY COMPANY,

HARTFORD, CONN.

M. G. BULKELEY, president; D. M. GAGE, secretary.
Organized, 1883. Began business in Kansas, ———.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $2,000,000.00.

Amount of net ledger assets December 31, 1917		$10,413,794.22

INCOME.

Net premium income: Accident, $18,536.78; health, $2,591.92; liability, $1,112,559.40; workmen's compensation, $742,292.15; fidelity, $344,474.68; surety, $1,496,335.80; plate glass, $324,976.80; burglary and theft, $554,895.08; credits, $228,323.43; flywheel, $14,437.95; auto and teams property damage, $1,932,881.99; marine, $2,216,871.98;	$8,989,177.96	
From all other sources	366,148.70	
Total income 1918		9,355,326.66
Aggregate of last balance and income		$19,769,120.88

DISBURSEMENTS.

Net amount paid for losses: Accident, $11,505.60; health, $492.57; liability, $424,962.39; workmen's compensation, $159,874.70; fidelity, $78,909.79; surety, $397,625.68; plate glass, $154,855.47; burglary and theft, $178,961.48; credit, sprinkler, $150,674.81; auto and teams property damage, $1,003,916.14; marine, $1,013,267.35	$3,575,045.98	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	329,241.05	
Commissions or brokerage	1,660,659.15	
Officers' salaries	369,664.68	
Employees' salaries	422,930.58	
All other disbursements	1,034,907.60	
Total disbursements, 1918		7,392,449.04
Balance December 31, 1918		$12,376,671.84

LEDGER ASSETS.

Mortgages, bonds, etc	$8,034,085.15	
Cash in company's office, $2,179.78; in banks, $2,092.092.18	2,094,271.96	
All other assets	2,248,314.73	
Total ledger assets	$12,376,671.84	
Non-ledger assets	361,908.99	
Gross assets	$12,738,580.83	
Deduct assets not admitted	256,429.32	
Total admitted assets December 31, 1918		$12,482,151.51

LIABILITIES.

Losses and claims: Accident, $35.00; health, $150.00; fidelity, $101,197.44; surety, $497,340.94; plate glass, $16,724.61; burglary and theft, $82,498.89; sprinkler, $10,851.23; auto and team property damage, $252,879.04; marine, $792,093.16,	$1,753 260.31	
Special reserve for unpaid liability losses	1,243,742.18	
Total liabilities, except capital	$7,231,444.44	
Capital actually paid up in cash $2,000 000.00		
Surplus over all liabilities 3,240,707.07		
Surplus as regards policyholders	5,240,707.07	
Total liabilities December 31, 1918		$12,482,151.51

GENERAL BUSINESS.

Insurance in force December 31, 1917	$6,059,731.98
Risks written during 1918	8,989,177.96
Insurance in force December 31, 1918	6,779,314.87
Premiums collected	8,989,177.96
Losses incurred	4,656,068.58
Losses paid	3,575,045.98
Losses resisted and remaining unpaid December 31, 1918	113,444.35

KANSAS BUSINESS.

Insurance in force December 31, 1917	*
Risks written during 1918	*
Insurance in force December 31, 1918	*
Premiums received	$36,100.66
Losses incurred	37,788.15
Losses paid	37,788.15

*Unable to state owing to nature of business.

ÆTNA LIFE INSURANCE COMPANY, ACCIDENT AND LIABILITY DEPARTMENT,

HARTFORD, CONN.

M. G. BULKELEY, president; J. M. PARKER, Jr., secretary.
Organized, June, 1820. Began business in Kansas, 1871.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $5,000,000.00.

Amount of net ledger assets December 31, 1917		$15,789,165.32

INCOME.

Net premium income: Accident, $2,514 114.97; health, $857,863.78; liability, $6,559,539.43; workmen's compensation, $9,760,474.30; workmen's collective, $28,795.55	$19,720,787.98	
From all other sources	590,651.51	
Total income, 1918		20,311,439.49
Aggregate of last balance and income		$36,100,604.81

DISBURSEMENTS.

Net amount paid for losses: Accident, $998,136.72; health, $460,063.62; liability, $2,364,322.91; workmen's compensation, $3,707,397.99; workmen's collective, $10,898.83	$7,540,820.07	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	1,084,233.42	
Commissions or brokerage	3,696,698.34	
Officers' and employees' salaries	1,243,242.31	
All other disbursements	2,274,419.77	
Total disbursements, 1918		15,839,413.91
Balance December 31, 1918		$20,261,190.90

LEDGER ASSETS.

Book value of real estate, unencumbered	$9,718.93	
Mortgages, bonds, etc	13,396,493.42	
Cash in company's office, $5,702.41; in banks, $3,756,569.21	3,762,271.62	
All other assets	3,092,806.93	
Total ledger assets	$20,261,190.90	
Non-ledger assets	1,194,385.74	
Gross assets	$21,455,576.64	
Deduct assets not admitted	199,896.03	
Casualty business	$21,255,680.61	
Life business	128,532,419.78	
Total admitted assets December 31, 1918		$149,788,100.39

LIABILITIES.

Losses and claims: Accident, $821,481.56; health, $93,381.42; liability, $3,131,081.11; workmen's compensation, $6,240,185.43; workmen's collective, $1,220.00	$9,787,349.52	
All other claims	6,913,555.22	
Total liabilities, except capital, casualty business, $16,700,904.74; life business, $115,922 541.72	$132,623,446.46	
Capital actually paid up in cash	$5,000,000.00	
Casualty business	2,054,775.87	
Life business	10,109,878.06	
Surplus as regards policyholders	17,164,653.93	
Total liabilities December 31, 1918		$149,788,100.39

GENERAL BUSINESS.

Insurance in force December 31, 1917	*
Risks written during 1918	*
Insurance in force December 31, 1918	*
Premiums collected	$19,720,787.98
Losses incurred	7,633,831.47
Losses paid	7,540,820.07

KANSAS BUSINESS.

Insurance in force December 31, 1917	*
Risks written during 1918	*
Insurance in force December 31, 1918	*
Premiums received	$179,325.19
Losses incurred	53,788.19
Losses paid	53,283.55

*All claims of policies are secured by the entire assets of the company.

AMERICAN INDEMNITY COMPANY,

GALVESTON, TEX.

LEAHY HUTCHINGS, president; GEORGE LEAHY, secretary.
Organized, April 19, 1918. Began business in Kansas, July 15, 1916.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000.00.

Amount of net ledger assets December 31, 1917		$1,399,709.11

INCOME.

Net premium income: Accident and health, $662.25; liability, $282,463.24; workmen's compensation, $85,085.58; fidelity, $18,807.94; surety, $103,017.56; plate glass, $21,616.92; burglary and theft, $5,362.84; auto and teams property damage, $140,797.93; auto, fire and theft, $43,072.32; marine and war risks, $67,846.92	$768,733.50	
From all other sources	78,371.78	
Total income, 1918		847,105.28
Aggregate of last balance and income		$2,246,814.39

DISBURSEMENTS.

Net amount paid for losses: Liability, $70,709.51; workmen's compensation, $76,959.54; fidelity, $7,521.19; surety, $16,428.43; Texas workmen's compensation dept., $986.00; plate glass, $11,577.40; burglary and theft, $5,167.93; auto and teams property damage, $68,533.21; fire and theft, $12,799.99; marine and war risks, $441.54	$271,124.74	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	30,912.01	
Unallocated claims expense	8,729.52	
Commissions or brokerage	183,219.06	
Officers' and employees' salaries	7,504.39	
All other disbursements	121,789.92	
Total disbursements, 1918		623,279.64
Balance December 31, 1918		$1,623,534.75

LEDGER ASSETS.

Mortgages, bonds, etc	$1,436,203.98	
Cash in company's office and in banks	22,781.93	
All other assets	164,548.84	
Total ledger assets	$1,623,534.75	
Non-ledger assets	22,610.18	
Gross assets	$1,646,144.93	
Deduct assets not admitted	39,509.53	
Total admitted assets December 31, 1918		$1,606,635.40

LIABILITIES.

Losses and claims: Accident and health, $80.00; fidelity, $1,795.67; surety, $20,069.66; plate glass, $1,642.15; burglary and theft, $1,844.25; auto and teams property damage, $25,124.53; fire and theft, $3,356.59; marine, $9,756.99		$63,669.84	
Special reserve for unpaid liability and compensation losses		146,146.31	
All other liabilities		395,089.35	
Total liabilities, except capital		$604,905.50	
Capital actually paid up in cash	$500,000.00		
Surplus over all liabilities	501,729.90		
Surplus as regards policyholders		1,001,729.90	
Total liabilities, December 31, 1918			$1,606,635.40

GENERAL BUSINESS.

Insurance in force December 31, 1917	$20,564,543.00
Risks written during 1918	5,381,777.00
Insurance in force December 31, 1918	25,946,320.00
Losses incurred	195,424.89
Losses paid	271,124.74
Losses resisted and remaining unpaid December 31, 1918	209,815.15

KANSAS BUSINESS.

Premiums received	$917.12

AMERICAN NATIONAL INSURANCE COMPANY,

GALVESTON, TEX.

W. L. Moody, Jr., president; W. J. Shaw, secretary.
Organized, March, 1905.

Statement for Year ending December 31, 1918.

Capital stock paid up in cash, $250,000.00.

Amount of net ledger assets December 31, 1917		$4,968,979.24

INCOME.

Net premium income: Accident, $221,202.24; health, $181,653.28; policy fees, $185,945.00	$588,800.52	
From all other sources, from life statement	$3,071,041.07	
Total income, 1918		3,659,841.59
Aggregate of last balance and income		$8,628,820.83

DISBURSEMENTS.

Net amount paid for losses: Accident, $64,377.23; health, $109,097.68	$173,474.91	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	187,508.48	
Commissions or brokerage	185,977.76	
Officers' salaries	15,661.52	
Employees' salaries	5,868.18	
All other disbursements	2,384,907.38	
Total disbursements, 1918		2,953,398.23
Balance December 31, 1918		$5,675,422.60

LEDGER ASSETS.

Total ledger assets	$5,675,422.60	
Non-ledger assets	400,071.13	
Gross assets	$6,075,493.73	
Deduct assets not admitted	71,164.80	
Total admitted assets December 31, 1918		$6,004,328.93

LIABILITIES.

Losses and claims: Accident, $5,340.54; health, $7,596.64		$12,937.18	
All other claims		5,049,534.39	
Total liabilities, except capital		$5,062,471.57	
Capital actually paid up in cash	$250,000.00		
Surplus over all liabilities	691,857.36		
Surplus as regards policyholders		941,857.36	
Total liabilities December 31, 1918			$6,004,328.93

AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

F. W. LAFRENTZ, president; CHAS. W. GOETCHIUS, secretary.
Organized, April 14, 1884.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $5,000,000.00.

Amount of net ledger assets December 31, 1917		$10,999,002.34

INCOME.

Net premium income: Fidelity, $2,062,799.94; surety, $2,514,056.53; burglary and theft, $67,164.05	$4,644,020.52	
From all other sources	796,981.10	
Total income, 1918		5,441,001.62
Aggregate of last balance and income		$16,440,003.96

DISBURSEMENTS.

Net amount paid for losses: Fidelity, $476,611.23; surety, $299,870.18; burglary and theft, $1,573.00	$778,054.41	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	141,394.15	
Commissions or brokerage	714,095.34	
Officers' salaries	158,669.71	
Employees' salaries	1,291,075.21	
All other disbursements	1,273,023.73	
Total disbursements, 1918		4,356,312.55
Balance December 31, 1918		$12,083,691.41

LEDGER ASSETS.

Book value of real estate, unencumbered	$3,166,047.91	
Mortgages, bonds, etc	7,253,629.53	
Cash in company's office, $6,060.00; in banks, $527,423.67	533,483.67	
All other assets	1,130,530.30	
Total ledger assets	$12,083,691.41	
Non-ledger assets	61,514.42	
Gross assets	$12,145,205.83	
Deduct assets not admitted	778,979.64	
Total admitted assets December 31, 1918		$11,366,226.19

LIABILITIES.

Losses and claims: Fidelity, $647,063.56; surety, $618,471.29; burglary and theft, $496.01		$1,266,030.86	
All other claims		3,920,509.46	
Total liabilities, except capital		$5,186,540.32	
Capital actually paid up in cash	$5,000,000.00		
Surplus over all liabilities	1,179,685.87		
Surplus as regards policyholders		6,179,685.87	
Total liabilities December 31, 1918			$11,366,226.19

GENERAL BUSINESS.

Insurance in force December 31, 1917	$1,238,057,518.00
Risks written during 1918	509,049.00
Insurance in force December 31, 1918	1,338,659,936.00
Premiums collected	5,358,182.65
Losses incurred	1,676,908.04
Losses paid	778,054.41
Losses resisted and remaining unpaid December 31, 1918	1,266,030.86

KANSAS BUSINESS.

Insurance in force December 31, 1917	$9,303,278.00
Risks written during 1918	7,396.00
Insurance in force December 31, 1918	$9,513,912.00
Premiums received	37,870.51
Losses incurred	5,430.57
Losses paid	996.39
Losses resisted and remaining unpaid December 31, 1918	8,786.30

BANKERS' ACCIDENT INSURANCE COMPANY,

DES MOINES IOWA.

F. L. MINER, president; J. A. KIZER, secretary.
Organized, March 30, 1893.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of net ledger assets December 31, 1917		$310,680.71

INCOME.

Net premium income: Accident and health	$404,448.44	
From all other sources	17,389.02	
Total income, 1918		421,837.46
Aggregate of last balance and income		$732,518.17

DISBURSEMENTS.

Net amount paid for losses: Accident, $83,188.32; health, $106,930.85	$190,119.17	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	5,529.05	
Commissions or brokerage	130,548.79	
Total disbursements, 1918		433,134.40

LEDGER ASSETS.

Book value of real estate, unencumbered	$5,986.61	
Mortgages, bonds, etc	209,123.39	
Cash in company's office, $1,820.39; in banks, $17,875.27	19,695.66	
All other assets	64,5.8.11	
Total ledger assets	$299,383.77	
Non-ledger assets	9,717.37	
Gross assets	$309,101.14	
Deduct assets not admitted	15,206.75	
Total admitted assets December 31, 1918		$293,894.39

LIABILITIES.

Losses and claims: Accident, $6,435.00; health, $16,412.35		$22,847.35	
Unearned premium reserve		143,678.51	
All other claims		10,107.21	
Total liabilities, except capital		$176,633.07	
Capital actually paid up in cash	$100,000.00		
Surplus over all liabilities	17,261.32		
Surplus as regards policyholders		117,261.32	
Total liabilities December 31, 1918			$293,894.39

GENERAL BUSINESS.

Insurance in force December 31, 1917	$236,635.72
Risks written and renewed during 1918	525,009.29
Insurance in force December 31, 1918	286,407.02
Premiums collected	404,448.44
Losses incurred	195,980.44
Losses paid	190,119.17
Losses remaining unpaid December 31, 1918	22,847.35

KANSAS BUSINESS.

Premiums received	$24,403.52
Losses incurred	15,068.13
Losses paid	14,357 23
Losses resisted and remaining unpaid December 31, 1918	1,987.72

BANKERS' CASUALTY COMPANY,

MINNEAPOLIS, MINN.

R. B. BESON, president; S. L. BESON, secretary.

Organized, October 18, 1906; reorganized, June 2, 1913. Began business in Kansas, March 12, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in csah, $135,000.00.

Amount of net ledger assets December 31, 1917		$273,897.32
INCOME.		
Net premium income: Accident and health	$316,123.40	
From all other sources	72,484.65	
Total income, 1918		388,608.05
Aggregate of last balance and income		$662,505.37
DISBURSEMENTS.		
Net amount paid for losses: Accident and health	$133,567.13	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	2,435.86	
Commissions or brokerage	81,289.22	
Officers' salaries	21,736.00	
Employees' salaries	19,305.86	
All other disbursements	109,969.40	
Total disbursements, 1918		368,303.47
Balance December 31, 1918		$294,201.90
LEDGER ASSETS.		
Mortgages, bonds, etc	$215,849.15	
Cash in company's office, $12,478.15; in banks, $53,456.64	65,934.81	
All other assets	12,417.94	
Total ledger assets	$294,201.90	
Non-ledger assets	10,310.11	
Gross assets	$304,512.01	
Deduct assets not admitted	16,910.52	
Total admitted assets December 31, 1918		$287,601.49
LIABILITIES.		
Losses and claims: Accident and health	$20,406.37	
All other claims	88,894.31	
Total liabilities, except capital	$109,300.68	
Capital actually paid up in cash	$135,000.00	
Surplus over all liabilities	43,300.81	
Surplus as regards policyholders	178,300.81	
Total liabilities December 31, 1918		$287,601.49
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$136,951.37
Risks written during 1918		319,497.68
Insurance in force December 31, 1918		161,852.68
Premiums collected		316,123.40
Losses incurred		139,263.67
Losses paid		133,567.13
Losses resisted and remaining unpaid December 31, 1918		20,406.37
KANSAS BUSINESS.		
Insurance in force December 31, 1917		$39.00
Risks written during 1918		13,325.79
Insurance in force December 31, 1918		10,743.38
Premiums received		13,155.21
Losses incurred		2,785.28
Losses paid		1,890.03
Losses resisted and remaining unpaid December 31, 1918		895.25

THE BANKERS' DEPOSIT GUARANTY AND SURETY COMPANY,

TOPEKA, KAN.

E. E. AMES, president; JOHN T. MORRISEY, secretary.
Organized, April 29, 1909. Began business in Kansas, January 10, 1910.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $318,250.00.

Amount of net ledger assets December 31, 1917		$526,372.33
INCOME.		
Net premium income: Fidelity, $15,390.40; surety, $8,143.38; indemnity, $19,776.07	$43,309.85	
From all other sources	24,964.62	
Total income, 1918		68,274.47
Aggregate of last balance and income		$594,646.80
DISBURSEMENTS.		
Net amount paid for losses: Fidelity	$6,566.70	
Investigation and adjustment of claims and legal expenses... defense of suits, etc	652.47	
Commissions or brokerage	3,694.22	
Office salaries	7,580.00	
Employees' salaries	1,200.00	
All other disbursements	47,687.05	
Total disbursements, 1918		67,380.44
Balance December 31, 1918		$527,266.36
LEDGER ASSETS.		
Mortgages, bonds, etc	$439,414.96	
Cash in company's office and in banks	80,298.64	
All other assets	4,065.27	
Total ledger assets	$523,778.87	
Non-ledger assets	3,487.49	
Total admitted assets December 31, 1918		$527,266.36
LIABILITIES.		
All other claims	$22,825.58	
Capital actually paid up in cash $318,250.00		
Surplus over all liabilities 186,190.78		
Surplus as regards policyholders	504,440.78	
Total liabilities December 31, 1918		$527,266.36

GENERAL BUSINESS.

Insurance in force December 31, 1917	$31,384,052.24
Risks written during 1918	35,382,772.22
Insurance in force December 31, 1918	35,382,772.22
Premiums collected	43,309.85
Losses incurred	6,566.70
Losses paid	6,566.70

KANSAS BUSINESS.

Insurance in force December 31, 1917	$31,384,052.24
Risks written during 1918	35,382,772.22
Insurance in force December 31, 1918	35,382,772.22
Premiums received	43,309.85
Losses incurred	6,566.70
Losses paid	6,566.70

BROTHERHOOD ACCIDENT COMPANY,

BOSTON, MASS.

CHARLES S. FARQUHAR, president; JAY B. CRAWFORD, secretary.
Organized, April 4, 1911.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of net ledger assets December 31, 1917		$298,361.37
INCOME.		
Net premium income	$281,340.88	
From all other sources	24,232.40	
Total income, 1918		305,573.28
Aggregate of last balance and income		$603,934.65
DISBURSEMENTS.		
Net amount paid for losses	$165,640.86	
Investigation and adjustment of claims and legal expenses, defense of s its, etc	248.85	
Commissions or brokerage	11,974.00	
Officer's and employees' salaries	52,025.19	
All other disbursements	222,400.56	
Total disbursements, 1918		286,648.60
Balance December 31, 1918		$317,286.05
LEDGER ASSETS.		
Mortgages, bonds, etc	$240,600.00	
Cash in company's office, $2,248.63; in banks, $74,437.42	76,686.05	
Total ledger assets		$317,286.05
Non-ledger assets	$3,091.13	
LIABILITIES.		
Losses and claims	$45,000.00	
Special reserve for unpaid liability losses	56,978.27	
All other claims	10,250.00	
Total liabilities, except capital		$112,228.27

THE CAPITAL LIVE STOCK INSURANCE COMPANY,

TOPEKA, KAN.

J. C. MOHLER, president; T. B. ELLIOTT, assistant secretary.
Organized, July 24, 1916. Began business in Kansas, April 10, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $230,500.00.

Amount of net ledger assets December 31, 1917		$380,485.12
INCOME.		
Net premium income	$153,170.37	
From all other sources	81,468.76	
Total income, 1918		234,639.13
Aggregate of last balance and income		$615,124.25
DISBURSEMENTS.		
Net amount paid for losses	$55,263.33	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	51.56	
Commission or brokerage	79,031.10	
Officers' salaries	2,950.00	
Employees' salaries	2,265.75	
All other disbursements	14,033.72	
Total disbursements, 1918		153,595.46
Balance December 31, 1918		$461,528.79
LEDGER ASSETS.		
Mortgages, bonds, etc	388,021.25	
Cash in company's office, $1,601.88; in banks, $57,000.00	58,601.88	
All other assets	14,905.66	
Total ledger assets	$461,528.79	
Non-ledger assets	8,515.54	
Gross assets	$470,044.33	
Deduct assets not admitted	672.70	
Total admitted assets December 31, 1918		$469,371.63
LIABILITIES.		
Losses and claims	$12,979.50	
Special reserve for unpaid liability losses	60,766.40	
All other claims	86.88	
Total liabilities, except capital	$73,832.78	
Capital actually paid up in cash $230,500.00		
Surplus over all liabilities 165,038.85		
Surplus as regards policyholders	395,538.85	
Total liabilities December 31, 1918		$469,371.63

GENERAL BUSINESS.

Insurance in force December 31, 1917	$45,571.00
Insurance in force December 31, 1918	121,532.81
Premiums collected	194,984.42
Losses incurred	65,342.83
Losses paid	52,363.33
Losses resisted and remaining unpaid December 31, 1918	12,979.50

CHICAGO BONDING AND INSURANCE COMPANY,

CHICAGO, ILL.

A. J. SABATH, president; ETHAN A. WESTERFIELD, secretary.
Organized, August 1, 1912.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000.00.

Amount of net ledger assets December 31, 1917		$1,725,348.42

INCOME.

Net premium income: Accident, $126,765.79; health, $12,500.77; liability, $293,871.06; workmen's compensation, $25,701.99; fidelity, $103,365.99; surety, $197,862.75; plate glass, $178,921.02; burglary and theft, $19,757.09; auto and teams property damage, $116,776.00	$1,075,522.46	
From all other sources	37,582.65	
Total income, 1918		1,113,105.11
Aggregate of last balance and income		$2,838,453.53

DISBURSEMENTS.

Net amount paid for losses: Accident, $64,494.96; health, $6,373.04; liability, $99,495.70; workmen's compensation, $28,662.25; fidelity, $3,791.48; surety, $112,770.88; plate glass, $42,072.94; burglary and theft, $12.511.80; auto and teams property damage, $46,604.84	$416,777.89	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	136,282.55	
Commissions or brokerage	273,513.81	
Officers' and home office employees' salaries	98,842.75	
Traveling agents', etc., salaries	54,159.61	
All other disbursements	115,877.20	
Total disbursements, 1918		1,095,453.81
Balance December 31, 1918		$1,742,999.72

LEDGER ASSETS.

Book value of real estate, unencumbered	$5,000.00	
Mortgages, bonds, etc	559,024.90	
Cash in company's office, $18,167.68; in banks, $504,294.15	522,461.83	
All other assets	656,512.99	
Total ledger assets	$1,742,999.72	
Non-ledger assets	33,532.59	
Gross assets	$1,776,532.31	
Deduct assets not admitted	238,213.14	
Total admitted assets December 31, 1918		$1,538,319.17

LIABILITIES.

Losses and claims: Accident, $15,650.89; health, $1,543.00; fidelity, $20,311.17; surety, $45,075.99; plate glass, $7,743.09; burglary and theft, $4,909.66; auto and teams property damage, $33,838.00		$129,071.80	
Special reserve for unpaid liability losses		219,847.84	
All other claims		519,903.93	
Total liabilities, except per capita		$868,823.57	
Capital actually paid up in cash	$500,000.00		
Surplus over all liabilities	169,495.60		
Surplus as regards policyholders		669,495.60	
Total liabilities December 31, 1918			$1,538,319.17

CLOVER LEAF CASUALTY INSURANCE COMPANY,

JACKSONVILLE, ILL.

FRED H. ROWE, president; R. Y. ROWE, secretary.
Organized, August 30, 1911.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $125,000.00.

Amount of net ledger assets December 31, 1917		$175,467.31
INCOME.		
Net premium income: Accident and health	$412,480.91	
From all other sources	29,870.22	
Total income, 1918		442,351.13
Aggregate of last balance and income		$617,818.44
DISBURSEMENTS.		
Net amount paid for losses: Accident, $46,758.43; health, $77,147.86	$123,906.29	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	5,178.28	
Commissions or brokerage	157,591.96	
Officers' salaries	12,300.00	
Employees' salaries	13,260.13	
All other disbursements	133,040.60	
Total disbursements, 1918		445,277.26
Balance December 31, 1918		$172,541.18
LEDGER ASSETS.		
Mortgages, bonds, etc	$101,200.00	
Cash in company's office, $11,596.29; in banks, $22,019.69	33,615.98	
All other assets	37,725.20	
Total ledger assets	$172,541.18	
Non-ledger assets	11,860.50	
Gross assets	$187,052.18	
Deduct assets not admitted	20,126.05	
Total admitted assets December 31, 1918		$166,926.13
LIABILITIES.		
Losses and claims: Accident and health	$12,305.82	
All other claims	9,420.00	
Total liabilities, except capital	$21,725.82	
Capital actually paid up in cash $125,000.00		
Surplus over all liabilities 20,200.31		
Surplus as regards policyholders	145,200.31	
Total liabilities December 31, 1918		$166,926.13

GENERAL BUSINESS.

Insurance in force December 31, 1917	$39,635.21
Risks written during 1918	418,769.71
Insurance in force December 31, 1918	47,618.32
Premiums collected	418,969.71
Losses incurred	138,083.31
Losses paid	125,777.49
Losses resisted and remaining unpaid December 31, 1918	12,305.82

KANSAS BUSINESS.

Insurance in force December 31, 1917, monthly	$1,232.88
Risks written during 1918, monthly	8,804.70
Insurance in force December 31, 1918, monthly	906.02
Premiums received	8,804.70
Losses incurred	3,719.34
Losses paid	3,719.34

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

ARTHUR E. CHILDS, president; WILLIAM H. BROWN, secretary.
Organized, June 5, 1902. Began business in Kansas, April 19, 1905.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Amount of net ledger assets December 31, 1917		$13,709,447.38
INCOME.		
Net premium income: Accident, $193,443.10; health, $165,068.02	$358,511.12	
From all other sources, including life department	3,558,060.88	
Total income, 1918		3,916,572.00
Aggregate of last balance and income		$17,626,019.38
DISBURSEMENTS.		
Net amount paid for losses: Accident, $87,190.87; health, $104,696.88	$191,887.75	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	1,937.71	
Commissions or brokerage	95,758.08	
Officers' and employees' salaries	27,242.49	
All other accident and health disbursements	31,261.99	
All other disbursements, including life department	2,618,834.47	
Total disbursements, 1918		2,650,096.46
Balance December 31, 1918		$14,975,922.92
LEDGER ASSETS.		
Book value of real estate, unencumbered	$1,030,122.75	
Mortgages, bonds, etc	13,345,390.66	
Cash in company's office, $11,243.69; in banks, $225,803.64	237,047.33	
All other assets	363,362.18	
Total ledger assets	$14,975,922.92	
Non-ledger assets	505,197.95	
Gross assets	$15,481,120.87	
Deduct assets not admitted	286,258.55	
Total admitted assets December 31, 1918		$15,194,862.32
LIABILITIES.		
Losses and claims: Accident, $20,606.47; health, $29,807.72	$50,414.19	
All other claims, including life department	13,911,977.94	
Total liabilities, except capital	$13,962,392.13	
Capital actually paid up in cash $1,000,000.00		
Surplus over all liabilities 232,470.19		
Surplus as regards policyholders	1,232,470.19	
Total liabilities December 31, 1918		$15,194,862.32

GENERAL BUSINESS.

Insurance in force December 31, 1917	$320,980.03
Risks written during 1918	460,219.67
Insurance in force December 31, 1918	340,121.19
Premiums collected	358,511.12
Losses incurred	183,896.22
Losses paid	191,887.75
Losses resisted and remaining unpaid December 31, 1918	50,414.19

KANSAS BUSINESS.

Premiums received	$7,013.49
Losses incurred	1,877.87
Losses paid	1,852.81
Losses resisted and remaining unpaid December 31, 1918	216.56

CONTINENTAL CASUALTY COMPANY,

HAMMOND, IND.

H. G. B. ALEXANDER, president; W. H. BETTS, secretary.
Organized, November, 1897. Began business in Kansas prior to 1900.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $600,000.00.

Amount of net ledger assets December 31, 1917		$3,184,366.45
INCOME.		
Net premium income: Accident, $3,051,213.56; health, $1,181,-182.59; liability, $589,599.02; auto and teams property damage, $148,071.14; workmen's collective, $8,244.26	$5,801,912.37	
From all other sources	480,806.44	
Total income, 1918		6,282,718.81
Aggregate of last balance and income		$9,467,085.26
DISBURSEMENTS.		
Net amount paid for losses: Accident, $972,685.07; health, $783,414.36; liability, $139 096.27; workmen's compensation, $246,310.08; auto and teams property damage, $57,394.69; workmen's collective, $3,169.39	$2,202,069.86	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	220,812.31	
Commissions or brokerage	1,583,295.39	
Officers' and employees' salaries	341,540.75	
All other disbursements	1,023,097.44	
Total disbursements, 1918		5,370,815.75
Balance December 31, 1918		$4,096,269.51
LEDGER ASSETS.		
Book value of real estate, unencumbered	$75,000.00	
Mortgages, bonds, etc	2,310,197.33	
Cash in company's office, $8,200.00; in banks, $169,205.41	177,405.41	
All other assets	1,533,666.77	
Total ledger assets	$4,096,269.51	
Non-ledger assets	64,723.93	
Gross assets	$4,160,993.44	
Deduct assets not admitted	194,167.30	
Total admitted assets December 31, 1918		$3,966,826.14
LIABILITIES.		
Losses and claims: Accident, $184,598.36; health, $80,697.72; auto and teams property damage, $29,334.75; workmen's collective, $537.24	$295,168.27	
Special reserve for unpaid liability and workmen's compensation losses	520,199.96	
All other liabilities	2,251,457.91	
Total liabilities, except capital	$3,066,826.14	
Capital actually paid up in cash $600,000.00		
Surplus over all liabilities 300,000.00		
Surplus as regards policyholders	900,000.00	
Total liabilities December 31, 1918		$3,966,826.14
GENERAL BUSINESS.		
Premiums written, net		$5,801,912.37
Losses paid		2,202,069.86
KANSAS BUSINESS.		
Premiums written, net		$95,432.65
Losses paid		35,969.78

THE UNITED STATES BRANCH OF THE EMPLOYER'S LIABILITY ASSURANCE CORPORATION—LTD.,

LONDON, ENGLAND.

SAMUEL APPLETON, United States manager.
Organized under the laws of Great Britain and Ireland.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Statutory deposit, $200,000.00.

Amount of net ledger assets December 31, 1917		$14,340,660.62
INCOME.		
Net premium income: Accident, $365,116.23; health, $149,068.04; liability, $5,576,803.06; workmen's compensation, $12,237,815.87; fidelity, $85,581.51; surety, $13,515.77; plate glass, $139,161.57; steam boiler, $73,764.57; burglary and theft, $356,438.12; flywheel, $27,387.54; auto and teams damage, $896,309.99; workmen's collective, $22,202.73	$19,943,165.00	
From all other sources	700,716.59	
Total income, 1918		20,643,881.69
Aggregate of last balance and income		$34,984,542.21
DISBURSEMENTS.		
Net amount paid for losses: Accident, $105,505.48; health, $86,709.46; liability, $1,599,870.09; workmen's compensation, $4,251,115.66; fidelity, $23,095.96; surety, $404.67; plate glass, $75,993.39; steam boiler, $3,181.29; burglary and theft, $128,766.44; flywheel, $5,005.41; auto and teams property damage, $331,337.54; workmen's collective, $14,492.81	$6,625,478.20	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	1,091,047.33	
Commissions or brokerage	3,826,527.78	
Officers' and employees' salaries	367,041.54	
All other disbursements	2,090,142.51	
Total disbursements, 1918		14,000,237.36
Balance December 31, 1918		$20,984,304.85
LEDGER ASSETS.		
Mortgages, bonds, etc	$15,721,760.25	
Cash in company's office, $3,778.15; in banks, $12,039.47; with trustees, Kidder, Peabody Co., $590,632.34	606,449.96	
All other assets	4,656,094.64	
Total ledger assets	$20,984,304.85	
Non-ledger assets	676,008.57	
Gross assets	$21,660,313.42	
Deduct assets not admitted	478,462.40	
Total admitted assets December 31, 1918		$21,181,851.02
LIABILITIES.		
Losses and claims: Accident, $109,000.00; health, $36,056.00; fidelity, $65.431; plate glass, $10,101.00; steam boiler, $1,134.00; burglary and theft, $48,949.00; flywheel, $140.00; auto and teams property damange, $166,606.00; workmen's collective, $2,390.00	$439,807.00	
Special reserve for unpaid liability losses	9,240,567.00	
All other claims	8,909,363.59	
Statutory deposit $200,000.00		
Surplus over all liabilities 2,392,113.43		
Surplus as regards policyholders	2,592,113.43	
Total liabilities December 31, 1918		$21,181,851.02

GENERAL BUSINESS.

Insurance in force December 31, 1917	$10,222,594.13
Risks written during 1918	19,943,165.00
Insurance in force December 31, 1918	11,972,040.99
Premiums collected	18,951,641.06
Losses incurred	10, 02,618.20
Losses paid	6,625,478.20
Losses resisted and remaining unpaid December 31, 1918	38,728.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	*
Risks written during 1918	*
Insurance in force December 31, 1981	*
Premiums received	$46,272.66
Losses incurred	32,309.00
Losses paid	44,816.00

*Impossible to determine.

FEDERAL LIFE INSURANCE COMPANY,

CHICAGO, ILL.

ISAAC MILLER HAMILTON, president; CHAS. S. RANNELS, secretary.
Organized, September 8, 1899.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $300,000.00.

Amount of net ledger assets December 31, 1917		$4,090,385.85
INCOME.		
Net premium income	$326,068.95	
From all other sources, including life department	1,120,549.86	
Total income, 1918, including life department		1,446,618.81
Aggregate of last balance and income		$5,537,004.66
DISBURSEMENTS.		
Net amount paid for losses	$173,827.74	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	3,507.78	
Commissions or brokerage	93,537.18	
Officers' and employees' salaries	16,609.06	
All other disbursements, including life department	989,208.91	
Total disbursements, 1918, including life department		1,276,690.67
Balance December 31, 1918		$4,260,313.99
LEDGER ASSETS.		
Cash in company's office and in banks, premiums in course of collection	$29,393.28	
All other assets, including life department	4,230,920.71	
Total ledger assets, including life department	$4,260,313.99	
Non-ledger assets, life department	146,682.96	
Gross assets, including life department	$4,406,996.95	
Deduct assets not admitted, life department	46,479.59	
Total admitted assets December 31, 1918, including life department		$4,360,517.36
LIABILITIES.		
Losses and claims: Accident, $13,722.69; health, $13,667.23	$27,389.92	
All other claims, including life department	4,015,119.58	
Total liabilities, except capital, including life department	$4,042,509.50	
Capital actually paid up in cash $300,000.00		
Surplus over all liabilities 18,007.86		
Surplus as regards policyholders	318,007.86	
Total liabilities, December 31, 1918, including life department		$4,360,517.36
GENERAL BUSINESS.		
Premiums collected		$326,068.95
Losses incurred		175,904.56
Losses paid		173,827.74
Losses resisted and remaining unpaid December 31, 1918		27,389.92
KANSAS BUSINESS.		
Premiums received		$5,018.18
Losses incurred		13,467.66
Losses paid		13,467.66

FIDELITY AND DEPOSIT COMPANY OF MARYLAND,

BALTIMORE, MD.

EDWIN WARFIELD, president; ROBERT S. HART, secretary.
Organized, February, 1890.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $3,000,000.00.

Amount of net ledger assets December 31, 1917		$12,392,867.85
INCOME.		
Net premium income: Accident, $191,628.58; health, $135,289.2: liability, $31.269.8; workmen's compensation, $6,268.43; fidelity, $1,394,721.55; surety, $2,387,909.27; plate glass, $133,489.70; burglary and theft, $276,921.29; auto and teams property damage, $60,431.87	$3,209,710.99	
From all other sources	1,082,178.29	
Total income, 1918		4,291,889.28
Aggregate of last balance and income		$16,684,757.13
DISBURSEMENTS.		
Net amount paid for losses: Accident, $99,679.29; health, $87,467.64; liability, $364,025.56; workmen's compensation, $149,724.43; fidelity, $255,518.44; surety, $629,126.16; plate glass, $68,041.70; burglary and theft, $119,997.17; auto and teams property damage, $64,014.50,	$1,837,594.89	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	214,226.01	
Commissions or brokerage	1,128,840.60	
Officers' and employees' salaries	394,858.43	
All other disbursements	1,723,326.01	
Total disbursements, 1918		5,298,845.94
Balance December 31, 1918		$11,385,911.19
LEDGER ASSETS.		
Book value of real estate, unencumbered	$2,558,284.09	
Mortgages, bonds, etc	6,506,628.53	
Cash in company's office, $82,267.19; in banks, $988,828.81	1,071,096.00	
All other assets	1,249,902.57	
Total ledger assets	$11,385,911.19	
Non-ledger assets	166,405.15	
Gross assets	$11,552,316.34	
Deduct assets not admitted	771,370.91	
Total admitted assets December 31, 1918		$10,780,945.43
LIABILITIES.		
Losses and claims	$1,810,514.94	
Special reserve for unpaid liability losses	487,448.08	
All other claims	3,760,964.81	
Total liabilities, except capital	$6,058,927.83	
Capital actually paid up in cash $3,000,000.00		
Surplus over all liabilities 1,722,017.60		
Surplus as regards policyholders	4,722,017.60	
Total liabilities December 31, 1918		$10,780,945.43

GENERAL BUSINESS

Insurance in force December 31, 1917	$1,254,841,389.00
Risks written during 1918	127,197,385.00
Insurance in force December 31, 1918	1,127,644,004.00
Premiums collected	3,209,711.00
Losses incurred	1,750,969.00
Losses paid	1,837,595.00
Losses resisted and remaining unpaid December 31, 1918	2,297,963.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$25,753.89
Risks written during 1918	27,653.65
Insurance in force December 31, 1918	27,529.90
Premiums received	28,033.35
Losses incurred	19,942.01
Losses paid	8,542.01
Losses resisted and remaining unpaid December 31, 1918	20,240.00

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION—(LTD.),

PHILADELPHIA, PA.

FREDERICK RICHARDSON, manager for the United States. GIRARD TRUST CO., trustees for the United States.

Organized, February 23, 1891.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $250,000.00.

Amount of net ledger assets December 31, 1917		$3,827,047.16
INCOME.		
Net premium income: Accident, $743,808.91; health, $421,225.71; liability, $1,657,855.70; workmen's compensation, $1,116,241.61; burglary and theft, $63,842.68; auto and teams property damage, $434,510.35	$4,437,484.96	
From all other sources	743,453.26	
Total income, 1918		5,180,938.22
Aggregate of last balance and income		$9,007,985.38
DISBURSEMENTS.		
Net amount paid for losses: Accident, $313,562.41; health, $236,832.49; liability, $880,508.15; workmen's compensation, $487,547.75; burglary and theft, $35,603.24; auto and teams property damage, $222,236.40	$2,176,290.44	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	412,866.88	
Commissions or brokerage	1,015,561.53	
Officers' and employees' salaries	303,888.82	
All other disbursements	761,923.49	
Total disbursements, 1918		4,670,531.16
Balance December 31, 1918		$4,337,454.22
LEDGER ASSETS.		
Book value of real estate, unencumbered	$181,068.52	
Mortgages, bonds, etc	2,883,126.31	
Cash in company's office, $33,629.54; in banks, $148,698.95	182,328.49	
All other assets	1,090,930.90	
Total ledger assets	$4,337,454.22	
Non-ledger assets	32,484.23	
Gross assets	$4,369,938.45	
Deduct assets not admitted	389,921.43	
Total admitted assets December 31, 1918		$3,980,017.02
LIABILITIES.		
Losses and claims: Accident, $94,294.75; health, $64,481.00; burglary and theft, $11,220.08; auto and teams property damage, $81,344.74	$251,340.57	
Special reserve for unpaid liability losses and workmen's compensation losses	1,208,094.84	
All other claims	1,837,065.60	
Total liabilities, except capital	$3,296,501.01	
Capital actually paid up in cash $250,000.00		
Surplus over all liabilities 433,516.01		
Surplus as regards policyholders	683,516.01	
Total liabilities December 31, 1918		$3,980,017.02

GENERAL BUSINESS.

Premiums collected	$4,437,484.96
Losses incurred	2,480,136.16
Losses paid	2,176,290.44
Losses resisted and remaining unpaid December 31, 1918	1,459,435.41

KANSAS BUSINESS.

Premiums received	$15,909.86
Losses incurred	7,572.97
Losses paid	10,367.97
Losses resisted and remaining unpaid December 31, 1918	1,178.00

GLOBE INDEMNITY COMPANY,

NEW YORK, N. Y.

A. DUNCAN REID, president; F. H. KINGSBURY, secretary.
Organized, June 1, 1911. Began business in Kansas, February 29, 1912.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $750,000.00.

Amount of net ledger assets December 31, 1917		$7,087,181.43
INCOME.		
Net premium income: Accident, $241,681.24; health, $181,026.06; liability, $1,909,493.88; workmen's compensation, $1,737,942.68; fidelity, $193,418.23; surety, $645,099.35; plate glass, $235,253.85; steam boiler, $36,637.38; burglary and theft, $302,157.41; flywheel, $3,024.78; auto and teams property damage, $512,734.64; workmen's collective, $2,786.23	$6,001,255.73	
From all other sources	265,658.16	
Total income, 1918		6,266,913.89
Aggregate of last balance and income		$13,354,095.32
DISBURSEMENTS.		
Net amount paid for losses: Accident, $103,791.40; health, $109 402.49; liability, $650,171.99; workmen's compensation, $655,015.45; fidelity, $45,307.25; surety, $187,343.47; plate glass, $110 938.32; steam boiler, $9,630.61; burglary and theft, $62,435.92; flywheel, $2,000.00; auto and teams property damage, $191,753.28; workmen's collective, $1,369.09	$2,129,157.27	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	380,316.34	
Commissions or brokerage	1,231,828.21	
Officers' salaries	346,417.02	
Employees' salaries	612,197.37	
Total disbursements, 1918		4,699,918.21
Balance December 31, 1918		$8,654,177.11
LEDGER ASSETS.		
Mortgages, bonds, etc	$6,417,921.93	
Cash in banks	604,846.64	
All other assets	1,631,408.54	
Total ledger assets	$8,654,177.11	
Non-ledger assets	84,633.70	
Gross assets	$8,738,810.81	
Deduct assets not admitted	565,280.93	
Total admitted assets December 31, 1918		$8,173,529.88
LIABILITIES.		
Losses and claims: Accident, $44,710.00; health, $50,158.00; fidelity, $48,623.00; surety, $489,002.00; plate glass, $9,753.00; steam boiler, $8,361.00; burglary and theft, $34,618.00; flywheel, $600.00; auto and teams property damage, $82,732.00	$768,557.00	
Special reserve for unpaid liability losses and workmen's compensation	2,184,745.75	
All other claims	3,469,478.27	
Total liabilities, except capital	$6,422,781.02	
Capital actually paid up in cash $750,000.00		
Surplus over all liabilities 1,000,748.86		
Surplus as regards policyholders	1,750,748.86	
Total liabilities December 31, 1918		$8,173,529.88

GENERAL BUSINESS.

Insurance in force December 31, 1917	$4,327,642.30
Insurance in force December 31, 1918	5,106,458.41
Premiums collected	5,670,046.62
Losses incurred	2,949,184.49
Losses paid	2,129,159.27
Losses resisted and remaining unpaid December 31, 1918	2,953,302.75

KANSAS BUSINESS.

Premiums received	$6,367.48
Losses incurred	6,451.65

GREAT EASTERN CASUALTY COMPANY,

NEW YORK, N. Y.

LOUIS J. RECKFORD, president; THOMAS H. DARLING, secretary.
Organized, December, 1892.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $350,000.00.

Amount of net ledger assets December 31, 1917		$1,487,119.16
INCOME.		
Net premium income: Accident, $362,844.12; health, $293,643.90; liability, $278,081.12; workmen's compensation, $1,533.32; plate glass, $157,547.96; burglary and theft, $109,346.36; auto and teams property damage, $76,412.95	$1,279,409.73	
From all other sources	61,549.90	
Total income, 1918		1,340,959.63
Aggregate of last balance and income		$2,828,078.79
DISBURSEMENTS.		
Net amount paid for losses: Accident, $177,522.93; health, $140,857.22; liability, $80,634.21; workmen's compensation, $8,690.00; plate glass, $98,817.90; burglary and theft, $60,145.61; auto and teams property damage, $28,887.82	$586,952.59	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	52,693.19	
Commissions or brokerage	423,553.88	
Officers' salaries	22,500.00	
Employees' salaries	94,078.39	
All other disbursements	725,708.58	
Total disbursements, 1918		1,318,534.04
Balance December 31, 1918		$1,509,544.75
LEDGER ASSETS.		
Mortgages, bonds, etc	$1,159,235.03	
Cash in company's office, $12,130.30; in banks, $117,856.50	129,986.80	
All other assets	220,322.92	
Total ledger assets	$1,509,544.75	
Non-ledger assets	12,410.20	
Gross assets	$1,521,954.95	
Deduct assets not admitted	51,458.23	
Total admitted assets December 31, 1918		$1,470,496.72
LIABILITIES.		
Losses and claims: Accident, $52,626.30; health, $37,930.94; liability, $110,111.23; workmen's compensation, $1,137.27; plate glass, $6,261.19; burglary and theft, $14,937.22; auto and teams property damage, $23,584.23	$246,588.38	
All other claims	652,154.98	
Total liabilities, except capital	$898,743.36	
Capital actually paid up in cash $350,000.00		
Surplus over all liabilities 221,753.36		
Surplus as regards policyholders	571,753.36	
Total liabilities December 31, 1918		$1,470,496.72

GENERAL BUSINESS.

Premiums collected	$1,279,409.73
Losses incurred	635,454.93
Losses paid	586,952.59
Losses resisted and remaining unpaid December 31, 1918	39,493.33

KANSAS BUSINESS.

Premiums received	$1,561.72
Losses incurred	1,984.70
Losses paid	1,984.70

GREAT WESTERN ACCIDENT INSURANCE COMPANY,
DES MOINES, IOWA.

H. B. HAWLEY, president; R. D. EMERY, secretary.

Organized as stock company, June 18, 1914. Began business in Kansas as stock company, Aug. 1, 1914.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of net ledger assets December 31, 1917		$431,333.79
INCOME.		
Net premium income: Accident and health	$536,751.40	
From all other sources	42,172.60	
Total income, 1918		578,924.00
Aggregate of last balance and income		$1,010,257.79
DISBURSEMENTS.		
Net amount paid for losses: Accident and health	$202,450.72	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	4,309.86	
Commissions or brokerage	132,375.40	
Officers' salaries	22,000.00	
Employees' salaries	37,421.35	
All other disbursements	136,820.63	
Total disbursements, 1918		535,377.96
Balance December 31, 1918		$474,879.83
LEDGER ASSETS.		
Mortgages, bonds, etc	$391,162.05	
Cash in company's office, $185.00; in banks, $9,753.44	9,938.44	
All other assets	73,779.34	
Total ledger assets	$474,879.83	
Non-ledger assets	7,361.06	
Gross assets	$482,240.89	
Deduct assets not admitted	46,924.62	
Total admitted assets December 31, 1918		$435,316.27
LIABILITIES.		
Losses and claims: Accident and health	$60,188.80	
All other claims	183,271.43	
Total liabilities except capital	$243,460.23	
Capital actually paid up in cash $100,000.00		
Surplus over all liabilities 91,856.04		
Surplus as regards policyholders	191,856.04	
Total liabilities		$435,316.27

GENERAL BUSINESS.

Insurance in force December 31, 1917	$279,398.22
Risks written during 1918	608,722.10
Insurance in force December 31, 1918	289,241.74
Premiums collected	536,751.40
Losses incurred	229,579.78
Losses paid	202,450.72
Losses resisted and remaining unpaid December 31, 1918	60,188.80

KANSAS BUSINESS.

Insurance in force December 31, 1917	$11,643.19
Risks written during 1918	39,197.57
Insurance in force December 31, 1918	12,595.00
Premiums received	33,987.29
Losses incurred	17,792.59
Losses paid	15,182.09
Losses resisted and remaining unpaid December 31, 1918	3,802.00

HARTFORD ACCIDENT AND INDEMNITY COMPANY,

HARTFORD, CONN.

RICHARD M. BISSELL, president; JAS. L. D. KEARNEY, secretary.
Organized, August 12, 1913. Began business in Kansas October 8, 1914.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $800,000.00.

Amount of net ledger assets December 31, 1917		$5,402,256.35
INCOME.		
Net premium income: Accident, $182,737.73; health, $77,422.19; liability, $1,543,469.80; workmen's compensation, $2,242,827.15; fidelity, $247,676.08; surety, $380,125.95; plate glass, $165,574.57; burglary and theft, $233,550.19; auto and teams property damage, $418,879.41; live stock, $463,150.81	$5,955,413.88	
From all other sources: interest, $172,203.80; increase to surplus, $300,000.00	472,203.80	
Total income, 1918		6,427,617.68
Aggregate of last balance and income		$11,829,874.03
DISBURSEMENTS.		
Net amount paid for losses: Accident, $68,852.60; health, $45,133.69; liability, $482,896.81; workmen's compensation, $865,797.40; fidelity, $45,124.95; surety, $39,821.17; plate glass, $84,174.09; burglary and theft, $87,992.61; auto and teams property damage, $175,386.66; live stock, $306,391.80	$2,201,571.78	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	408,779.28	
Commissions or brokerage	1,231,468.34	
Officers' salaries	322,536.77	
Employees' salaries	198,045.94	
All other disbursements	462,315.54	
Total disbursements, 1918		4,824,717.65
Balance December 31, 1918		$7,005,156.38
LEDGER ASSETS.		
Mortgages, bonds, etc	$4,603,577.26	
Cash in company's office, $42,879.32; in banks, $863,455.06	906,334.38	
All other assets	1,495,244.74	
Total ledger assets	$7,005,156.38	
Non-ledger assets	52,695.24	
Gross assets	$7,057,851.62	
Deduct assets not admitted	224,874.11	
Total admitted assets December 31, 1918		$6,832,977.51
LIABILITIES.		
Losses and claims: Accident, $23,164.00; health, $14,085.00; fidelity, $50,271.00; surety, $155,325.00; plate glass, $8,404.00; burglary and theft, $19,744.00; auto and teams property damage, $76,158.00; live stock, $29,617.00,	$376,768.00	
Special reserve for unpaid liability losses	2,136,858.48	
All other claims	2,688,008.41	
Total liabilities, except capital	$5,201,634.89	
Capital actually paid up in cash $800,000.00		
Surplus over all liabilities 831,342.62		
Surplus as regards policyholders	1,631,342.62	
Total liabilities December 31, 1918		$6,832,977.51

GENERAL BUSINESS.

Premiums written	$5,738,478.50
Losses incurred	3,246,811.50
Losses paid	2,201,571.78
Losses resisted and remaining unpaid December 31, 1918	2,513,626.48

KANSAS BUSINESS.

Premiums received	$8,456.78
Losses incurred	5,528.03
Losses paid	5,546.82
Losses resisted and remaining unpaid December 31, 1918	5.00

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY,

HARTFORD, CONN.

CHAS. S. BLAKE, president; WM. R. C. CORSON, secretary.
Organized, June, 1866.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $2,000,000.00.

Amount of net ledger assets December 31, 1917		$7,274,876.58
INCOME.		
Net premium income: Steam boiler, $2,366,560.81; flywheel, $156,271.59	$2,522,832.40	
From all other sources	387,688.86	
Total income, 1918		2,910,521.26
Aggregate of last balance and income		$10,185,397.84
DISBURSEMENTS.		
Net amount paid for losses: Steam boiler, $200,200.53; flywheel, $14,232.82	$214,433.35	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	693.33	
Commissions or brokerage	380,333.77	
Officers' and employees' salaries	82,787.20	
All other disbursements	1,516,129.18	
Total disbursements, 1918		2,194,376.83
Balance December 31, 1918		$7,991,021.01
LEDGER ASSETS.		
Book value of real estate, unencumbered	$90,000.00	
Mortgages, bonds, etc	1,493,900.00	
Cash in company's offices, $6,100.00; in banks, $355,195.49	361,295.49	
All other assets	6,045,825.52	
Total ledger assets	$7,991,021.01	
Non-ledger assets	108,152.83	
Gross assets	$8,099,173.84	
Deduct assets not admitted	258,226.25	
Total admitted assets December 31, 1918		$7,840,947.59
LIABILITIES.		
Losses and claims: Steam boiler	$153,378.80	
All other claims	3,796,511.36	
Total liabilities, except capital	$3,949,890.16	
Capital actually paid up in cash $2,000,000.00		
Surplus over all liabilities 1,891,057.43		
Surplus as regards policyholders	3,891,057.43	
Total liabilities December 31, 1918		$7,840,947.59
GENERAL BUSINESS.		
Premiums collected		$2,522,832.40
Losses incurred		272,409.50
Losses paid		214,433.35
KANSAS BUSINESS.		
Premiums received		$28,990.57
Losses incurred		7,836.45
Losses paid		4,291.98

INTERNATIONAL INDEMNITY COMPANY,

LOS ANGELES, CAL.

N. BLACKSTACK, president; H. PERK, Jr., secretary.
Organized, December 20, 1911. Began business in Kansas, March 1, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $402,829.80.

Amount of net ledger assets December 31, 1917		$665,967.06
INCOME.		
Net premium income: Surety, $1,133.27; plate glass, $6,879.79; auto and teams property damage, $417,135.73	$425,148.79	
From all other sources	55,254.94	
Total income, 1918		480,403.73
Aggregate of last balance and income		$1,146,370.79
DISBURSEMENTS.		
Net amount paid for losses: Plate glass, $1,943.12; auto and teams property damage, $121,494.65	$123,437.77	
Investigation and adjustment of claims and legal expenses, defense of suits, etc.	10,163.36	
Commissions or brokerage	118,980.67	
Officers' salaries	9,000.00	
Employees' salaries	8,168.50	
All other disbursements	55,589.54	
Total disbursements, 1918		325,339.84
Balance December 31, 1918		$821,030.95
LEDGER ASSETS.		
Book value of real estate, unencumbered	$64,716.29	
Mortgages, bonds, etc.	573,734.02	
Cash in company's office and in banks	59,761.53	
All other assets	122,819.11	
Total ledger assets	$821,030.95	
Non-ledger assets	15,487.04	
Gross assets	$836,517.99	
Deduct assets not admitted	15,744.30	
Total admitted assets December 31, 1918		$820,773.69
LIABILITIES.		
Losses and claims: Plate glass, $106.24; auto and teams property damage, $33,998.04	$34,104.28	
All other claims	280,267.39	
Total liabilities, except capital	$314,371.67	
Capital actually paid up in cash $402,829.80		
Surplus over all liabilities 103,572.22		
Surplus as regards policyholders	506,402.02	
Total liabilities December 31, 1918		$820,773.69

GENERAL BUSINESS.

Insurance in force December 31, 1917	$302,053.59
Risks written during 1918	425,148.79
Insurance in force December 31, 1918	473,666.33
Premiums collected	416,749.04
Losses incurred	157,542.05
Losses paid	123,437.77
Losses resisted and remaining unpaid December 31, 1918	34,104.78

KANSAS BUSINESS.

Insurance in force December 31, 1917	$33,864.24
Risks written during 1918	96,983.35
Insurance in force December 31, 1918	68,594.77
Premiums received	94,917.89
Losses incurred	35,388.63
Losses paid	28,783.43
Losses resisted and remaining unpaid December 31, 1918	6,605.20

INTEGRITY MUTUAL CASUALTY COMPANY,

CHICAGO, ILL.

J. C. ADDERLY, president; W. H. ADDERLY, secretary.

Organized, October 18, 1911. Began business in Kansas, October 25, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of net ledger assets December 31, 1917		$499,868.75
INCOME.		
Net premium income: Accident, $638.95; health, $1,385.78; liability, $61,865.65; workmen's compensation, $699,043.23; auto and teams property damage, $61,675.50; workmen's collective, $9,820.44	$834,429.55	
From all other sources	50,231.84	
Total income, 1918		884,661.39
Aggregate of last balance and income		$1,384,530.14
DISBURSEMENTS.		
Net amount paid for losses: Health, $1,167.75; liability, $18,608.15; workmen's compensation, $202,972.08; auto and teams property damage, $10,404.95; workmen's collective, $5,264.08	$238,417.01	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	44,121.09	
Officers' salaries	13,152.90	
Employees' salaries	66,098.97	
All other disbursements	241,584.14	
Total disbursements, 1918		603,374.11
Balance December 31, 1918		$781,156.03
LEDGER ASSETS.		
Book value of real estate, unencumbered	$4,064.79	
Mortgages, bonds, etc	541,188.10	
Cash in company's office and in banks	80,814.12	
All other assets	155,089.02	
Total ledger assets	$781,156.03	
Non-ledger assets	463,144.82	
Gross assets	$1,244,300.85	
Deduct assets not admitted	496,166.54	
Total admitted assets December 31, 1918		$748,134.31
LIABILITIES.		
Losses and claims: Accident, $110.00; liability, $41,857.00; workmen's compensation, $171,366.49; auto and teams property damage, $15,132.26; workmen's collective, $552.37	$229,018.12	
All other claims	262,153.74	
Total liabilities, except capital	$491,171.86	
Surplus as regards policyholders	256,962.45	
Total liabilities December 31, 1918		$748,134.31
GENERAL BUSINESS.		
Premiums in force December 31, 1917		$153,241.78
Premiums written during 1918		834,429.55
Premiums in force December 31, 1918		222,761.12
Premiums collected		827,520.54
Losses incurred		278,469.62
Losses paid		238,417.01
Losses resisted and remaining unpaid December 31, 1918		229,018.12
KANSAS BUSINESS.		
Premiums received		$117,209.54
Losses paid		32,426.06
Losses resisted and remaining unpaid December 31, 1918		20,503.55

IOWA BONDING AND CASUALTY COMPANY,

DES MOINES, IOWA.

EMORY H. ENGLISH, president; JOEL TUTTLE, secretary.
Organized, May 4, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Amount of net ledger assets February 28, 1918		$854,160.27
INCOME.		
Net premium income: Liability, $9,059.24; workmen's compensation, $18,054.01; fidelity, $15,508.01; surety, $41,438.33; burglary and theft, $6,899.65; auto and property damage, $2,663.26	$93,622.50	
Capital		287,922.52
Surplus		252,489.18
From all other sources	36,729.71	
Total income, 1918		130,352.21
Aggregate of last balance and income		$1,524,924.18
DISBURSEMENTS.		
Net amount paid for losses: Liability, $60.00; workmen's compensation, $593.20; auto and teams property damage, $184.52	$837.72	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	169.69	
Commissions or brokerage	11,136.56	
Officers', directors' and employees' salaries	16,691.68	
Other salaries	7,235.67	
All other disbursements	22,258.00	
Total disbursements, 1918		58,329.32
Balance December 31, 1918		$1,466,594.86
LEDGER ASSETS.		
Mortgages, bonds, etc	$1,351,600.00	
Cash in company's office, $1,897.04; in banks, $25,969.64; certificates of deposits, $48,076.57	75,943.25	
Outstanding premiums	1,550.00	
All other assets	37,501.61	
Total ledger assets	$1,466,594.86	
Non-ledger assets	34,626.86	
Gross assets	$1,501,221.72	
Deduct assets not admitted	9,380.85	
Total admitted assets December 31, 1918		$1,491,840.87
LIABILITIES.		
Losses and claims: Auto and teams property damage	$297.11	
Premiums reserved	70,044.24	
Special reserve for unpaid liability and company losses	4,371.43	
All other claims	15,860.83	
Total liabilities, except capital	$90,573.61	
Capital actually paid up in cash $1,000,000.00		
Surplus over all liabilities 401,267.26		
Surplus as regards policyholders	1,401,267.26	
Total liabilities December 31, 1918		$1,491,840.78
GENERAL BUSINESS.		
Premiums collected		$93,622.50
Losses paid		837.72
KANSAS BUSINESS.		
Premiums received		$277.32

IOWA STATE LIVE STOCK INSURANCE COMPANY,

DES MOINES, IOWA.

WM. CROWNOVER, president; GEO. W. GUTH, secretary.
Organized, November 21, 1913. Began business in Kansas, May 16, 1916.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of net ledger assets December 31, 1917		$276,863.38
INCOME.		
Net premium income	$235,224.11	
From all other sources	13,476.36	
Total income, 1918		248,700.47
Aggregate of last balance and income		$525,563.85
DISBURSEMENTS.		
Net amount paid for losses	$135,652.61	
Investigation and adjustment of claims and legal expenses, defense of suits, etc.	4,886.31	
Commissions or brokerage	70,112.60	
Officers', employees' and directors' salaries	18,916.55	
All other disbursements	39,926.03	
Total disbursements, 1918		
Balance December 31, 1918		$269,494.10
LEDGER ASSETS.		
Mortgages, bonds, etc.	$179,367.34	
Cash in company's office, $80.00; in banks, $23,903.04	23,983.04	
All other assets	52,719.37	
Total ledger assets	$256,069.75	
Non-ledger assets	8,939.87	
Gross assets	$265,009.62	
Deduct assets not admitted	12,933.48	
Total admitted assets December 31, 1918		$252,076.14
LIABILITIES.		
Losses and claims	$13,382.73	
Special reserve for unpaid liability losses	100,165.46	
All other claims	3,109.23	
Total liabilities, except capital	$116,657.42	
Capital actually paid up in cash $100,000.00		
Surplus over all liabilities 35,418.72		
Surplus as regards policyholders	135,418.72	
Total liabilities December 31, 1918		$252,076.14
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$5,340,823.00
Risks written during 1918		5,706,304.00
Insurance in force December 31, 1918		3,376,511.00
Premiums collected		326,953.10
Losses incurred		193,569.90
Losses paid		191,643.95
Losses resisted and remaining unpaid December 31, 1918		13,382.73
KANSAS BUSINESS.		
Premiums received		$50,778.18
Losses incurred		42,705.90
Losses paid		40,842.90
Losses resisted and remaining unpaid December 31, 1918		3,863.00

KANSAS CASUALTY AND INSURANCE COMPANY,

WICHITA, KAN.

J. C. O. MORSE, president; GEO. D. MARCEY, secretary.
Organized, 1913. Began business in Kansas, July 1, 1913.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000.00.

Amount of net ledger assets December 31, 1917		$877,349.14
INCOME.		
Net premium income: Accident, $33,661.59; health, $21,309.18; liability, $219,163.75; fidelity, $21,746.25; surety, $41,842.88; plate glass, $17,996.55; burglary and theft, $12,943.42; auto and teams property damage, $96,392.08,	$465,055.70	
From all other sources	48,248.07	
Total income, 1918		513,303.77
Aggregate of last balance and income		$1,390,652.91
DISBURSEMENTS.		
Net amount paid for losses: Accident, $20,925.30; health, $17,488.70; liability, $65,692.69; fidelity, $15,103.68; surety, $14,997.83; plate glass, $11,403.86; burglary and theft, $12,988.72; auto and teams property damage, $49,428.76	$208,029.54	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	9,617.49	
Commissions or brokerage	128,938.21	
Officers' and employees' salaries	42,606.93	
All other disbursements	75,775.63	
Total disbursements, 1918		464,967.80
Balance December 31, 1918		$925,685.11
LEDGER ASSETS.		
Book value of real estate, unencumbered	$1,760.11	
Mortgages, bonds, etc	501,185.06	
Cash in company's office, $7,092.24; in banks, $315,097.07	322,189.31	
All other assets	100,550.63	
Total ledger assets	$925,685.11	
Non-ledger assets	19,807.61	
Gross assets	$945,492.72	
Deduct assets not admitted	35,397.18	
Total admitted assets December 31, 1918		$910,095.54
LIABILITIES.		
Losses and claims: Accident, $7,361.77; health, $4,014.08; fidelity, $2,200.00; surety, $60.00; plate glass, $761.55; burglary and theft, $1,879.75; auto and teams property damage, $7,591.35	$23,868.60	
Special reserve for unpaid liability losses	60,486.59	
All other claims	234,228.55	
Total liabilities, except capital	$318,583.74	
Capital actually paid up in cash $500,000.00		
Surplus over all liabilities 91,511.80		
Surplus as regards policyholders	591,511.80	
Total liabilities December 31, 1918		$910,095.54

GENERAL BUSINESS.

Insurance in force December 31, 1917	$408,017.86
Risks written during 1918	28,187.08
Insurance in force December 31, 1918	436,204.94
Premiums collected	452,444.03
Losses incurred	123,774.35
Losses paid	208,029.54
Losses resisted and remaining unpaid December 31, 1918	6,400.00

KANSAS BUSINESS.

Premiums received	$215,129.66
Losses incurred	104,496.13
Losses paid	102,184.12
Losses resisted and remaining unpaid December 31, 1918	5,400.00

THE KANSAS CENTRAL INDEMNITY COMPANY,

HUTCHINSON, KAN.

C. A. RYKER, president; E. G. WOLESLAGEL, secretary.
Organized, June 1, 1915. Began business in Kansas, September 20, 1916.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of net ledger assets December 31, 1917		$115,092.93
INCOME.		
Net premium income: Accident, $11,543.93; health, $9,262.88,	$20,806.81	
From all other sources	7,608.99	
Total income, 1918		28,415.80
Aggregate of last balance and income		$143,508.73
DISBURSEMENTS.		
Net amount paid for losses: Accident, $3,580.69; health, $3,921.48	$7,502.17	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	262.61	
Commissions or brokerage	5,110.81	
Officers' salaries	2,100.00	
Employees' salaries	4,195.99	
All other disbursements	7,779.66	
Total disbursements, 1918		26,951.24
Balance December 31, 1918		$116,557.49
LEDGER ASSETS.		
Book value of real estate, unencumbered	$6,500.00	
Mortgages, bonds, etc	100,150.00	
Cash in company's office and in banks	7,468.94	
All other assets	2,438.55	
Total ledger assets	$116,557.49	
Non-ledger assets	2,007.81	
Gross assets	$118,565.30	
Deduct assets not admitted	2,438.55	
Total admitted assets December 31, 1918		$116,126.75
LIABILITIES.		
Losses and claims: Accident	$1,584.89	
All other claims	3,618.38	
Total liabilities, except capital	$5,203.27	
Capital actually paid up in cash $100,000.00		
Surplus over all liabilities 10,923.48		
Surplus as regards policyholders	110,923.48	
Total liabilities December 31, 1918		$116,126.75
GENERAL BUSINESS.		
Premiums collected		$22,036.24
Losses incurred		8,424.44
Losses paid		7,502.17
Losses resisted and remaining unpaid December 31, 1918		1,584.89

KANSAS CITY CASUALTY COMPANY,

KANSAS CITY, MO.

W. B. YOUNG, president; DENNIS HUDSON, secretary.
Organized, July 26, 1909. Began business in Kansas, January 3, 1910.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Amount of net ledger assets December 31, 1917		$329,936.42
INCOME.		
Net premium income: Accident and health, $48,220.33; liability, $69,213.58; plate glass, $33,075.12; burglary and theft, $2,630.28; auto and teams property damage, $41,265.45	$194,404.76	
From all other sources	26,459.13	
Total income, 1918		220,863.89
Aggregate of last balance and income		$550,800.31
DISBURSEMENTS.		
Net amount paid for losses: Accident and health, $19,763.92; liability, $33,100.48; fidelity, $25.00; surety, $565.03; plate glass, $13,285.11; burglary and theft, $1,397.88; auto and teams property damage, $16,534.89	$83,492.25	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	7,779.48	
Commissions or brokerage	54,534.00	
Officers' salaries	8,500.00	
Employees' salaries	13,186.14	
All other disbursements	50,368.88	
Total disbursements, 1918		217,860.75
Balance December 31, 1918		$332,939.56
LEDGER ASSETS.		
Book value of real estate, unencumbered	$600.00	
Mortgages, bonds, etc	244,877.50	
Cash in company's office, $5,590.25; in banks, $17,705.80	23,296.05	
All other assets	64,166.01	
Total ledger assets	$332,939.56	
Non-ledger assets	10,660.97	
Gross assets	$343,600.53	
Deduct assets not admitted	10,909.86	
Total admitted assets December 31, 1918		$332,690.67
LIABILITIES.		
Losses and claims: Accident and health, $1,973.57; plate glass, $1,289.35; burglary and theft, $35.00; auto and teams property damage, $5,396.50	$8,694.42	
Special reserve for unpaid liability losses	10,003.23	
All other claims	91,734.48	
Total liabilities, except capital	$110,432.13	
Capital actually paid up in cash $200,000.00		
Surplus over all liabilities 22,258.54		
Surplus as regards policyholders	222,258.54	
Total liabilities December 31, 1918		$332,690.67

GENERAL BUSINESS.

Insurance in force December 31, 1917	$19,611,500.00
Risks written during 1918	6,537,166.00
Insurance in force December 31, 1918	26,148,666.00
Premiums collected	220,634.33
Losses incurred	52,355.97
Losses paid	50,391.77
Losses resisted and remaining unpaid December 31, 1918	12,697.65

KANSAS BUSINESS.

Insurance in force December 31, 1917	$2,203,000.00
Risks written during 1918	275,131.00
Insurance in force December 31, 1918	2,478,131.00
Premiums received	16,389.20
Losses incurred	11,773.36
Losses paid	12,142.63
Losses resisted and remaining unpaid December 31, 1918	646.90

LION BONDING AND SURETY COMPANY,

OMAHA, NEB.

FRED VOLPP, president.
Organized, November 2, 1907.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000,00.

Amount of net ledger assets December 31, 1917		$883,431.69
INCOME.		
Net premium income: Accident, $58,755.68; fidelity, $108,016.33; surety, $139,987.52; plate glass, $7,251.68; burglary and theft, $17,804.86; auto and teams property damage, $2,729.84	$334,545.81	
From all other sources	191,296.92	
Total income, 1918		525,842.73
Aggregate of last balance and income		$1,409,274.42
DISBURSEMENTS.		
Net amount paid for losses: Accident, $18,965.25; fidelity, $7,757.54; surety, $73,438.29; plate glass, $3,525.93; burglary and theft, $1,127.16	$104,816.42	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	12,105.80	
Commissions or brokerage	75,864.89	
Officers' salaries	6,300.00	
Employees' salaries	43,741.06	
All other disbursements	163,341.20	
Total disbursements, 1918		406,169.37
Balance December 31, 1918		$1,003,105.05
LEDGER ASSETS.		
Book value of real estate, unencumbered	$48,389.09	
Mortgages, bonds, etc	559,477.82	
Cash in company's office, $4,275.28; in banks, $154,862.82	159,138.10	
All other assets	236,100.04	
Total ledger assets	$1,003,105.05	
Non-ledger assets	24,517.83	
Gross assets	$1,027,622.88	
Deduct assets not admitted	26,232.90	
Total admitted assets December 31, 1918		$1,001,389.98
LIABILITIES.		
Losses and claims: Accident, $3,572.00; fidelity, $7,550.00; surety, $20,583.91	$31,705.91	
All other claims	359,714.68	
Total liabilities, except capital	$391,420.59	
Capital actually paid up in cash $500,000.00		
Surplus over all liabilities 109,969.39		
Surplus as regards policyholders	609,969.39	
Total liabilities December 31, 1918		$1,001,389.98

GENERAL BUSINESS.

Insurance in force December 31, 1917	$351,902.10
Risks written during 1918	334,545.81
Insurance in force December 31, 1918	404,692.85
Premiums collected	276,564.65
Losses incurred	114,179.89
Losses paid	104,816.42
Losses resisted and remaining unpaid December 31, 1918	31,705.91

KANSAS BUSINESS.

Risks written during 1918	$15,792.41
Losses incurred	6,706.61
Losses paid	6,706.61

LLOYD'S PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

WILLIAM T. WOODS, president; CHARLES E. W. CHAMBERS, secretary.
Organized, May 22, 1882. Began business in Kansas, September, 1882.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $250,000.00.

Amount of net ledger assets December 31, 1917		$1,012,357 00
INCOME.		
Net premium income: Plate glass	$789,500.67	
From all other sources	50,002.79	
Total income, 1918		839,503.46
Aggregate of last balance and income		$1,851,860.46
DISBURSEMENTS.		
Net amount paid for losses: Plate glass	$330,749.83	
Commissions or brokerage	244,482.13	
Officers' salaries	23,000.00	
Employees' salaries	62,508.72	
All other disbursements	168,162.03	
Total disbursements, 1918		828,902.71
Balance December 31, 1918		$1,022,957.75
LEDGER ASSETS.		
Book value of real estate, unencumbered	$255,763.18	
Mortgages, bonds, etc	581,490.16	
Cash in company's office, $5,723.42; in banks, $31,036.85	36,760.27	
All other assets	148,944.14	
Total ledger assets	$1,022,957.75	
Non-ledger assets	29,253.09	
Gross assets	$1,052,210.84	
Deduct assets not admitted	109,817.91	
Total admitted assets December 31, 1918		$942,392.93
LIABILITIES.		
Losses and claims: Plate glass	$84,099.89	
All other claims	484,195.81	
Total liabilities, except capital	$568,295.70	
Capital actually paid up in cash $250,000.00		
Surplus over all liabilities 124,097.23		
Surplus as regards policyholders	374,097.23	
Total liabilities December 31, 1918		$942,392.93
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$670,427.64
Risks written during 1918		913,628.79
Insurance in force December 31, 1918		819,069.86
Premiums collected		789,500.67
Losses incurred		343,024.18
Losses paid		330,749.83
Losses resisted and remaining unpaid December 31, 1918		84,099.89
KANSAS BUSINESS.		
Premiums received		$10,126.69
Losses incurred		6,150.72
Losses paid		4,973.85

LOYAL PROTECTIVE INSURANCE COMPANY,

BOSTON, MASS.

S. A. ALLEN, president; F. R. PARKS, secretary.
Organized, 1909. Began business in Kansas, June 13, 1902.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of net ledger assets December 31, 1917		$567,232.04
INCOME.		
Net premium income: Accident and health	$670,308.93	
From all other sources	80,920.23	
Total income, 1918		751,229.16
Aggregate of last balance and income		$1,318,461.20
DISBURSEMENTS.		
Net amount paid for losses: Accident and health	$422,920.28	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	7,837.21	
Commissions or brokerage	50,911.05	
Officers' and employees' salaries	101,602.23	
All other disbursements	173,829.53	
Total disbursements, 1918		757,100.30
Balance December 31, 1918		$561,360.90
LEDGER ASSETS.		
Mortgages, bonds, etc	$461,632.50	
Cash in company's office, $2,669.00; in banks, $80,787.00	83,456.00	
All other assets	6,239.77	
Total admitted assets December 31, 1918		$551,328.27
LIABILITIES.		
Losses and claims: Accident and health	$135,355.73	
Special reserve for unpaid liability losses	137,896.33	
All other claims	17,794.11	
Total liabilities, except capital	$291,046.17	
Capital actually paid up in cash $100,000.00		
Surplus over all liabilities 160,282.10		
Surplus as regards policyholders	260,282.10	
Total liabilities December 31, 1918		$551,328.27
GENERAL BUSINESS.		
Premiums collected		$670,308.93
Losses incurred		457,920.28
Losses paid		422,920.20
Losses resisted and remaining unpaid December 31, 1918		135,355.73
KANSAS BUSINESS.		
Premiums received		$6,744.50
Losses paid		9,099.40
Losses resisted and remaining unpaid December 31, 1918		9,586.54

MARYLAND CASUALTY COMPANY,

BALTIMORE, MD.

JOHN T. STONE, president; JOHN A. HARTMAN, secretary.
Organized, February 4, 1898. Began business in Kansas, March 1, 1898.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $2,000,000.00.

Amount of net ledger assets December 31, 1917		$13,679,160.36
Increase of paid-up capital during the year		$500,000 00

INCOME.

Net premium income: Accident, $344,993.90; health, $202,-661.6[illegible]; liability, $5,140,900.03; workmen's compensation, $7,603,920.66; fidelity, $256,494.06; surety, $934,919.52; plate glass, $420,079.33; steam boiler, $412,812.79; burglary and theft, $527,921.72; sprinkler, $220,670.07; flywheel, $41,234.85; auto and teams property damage, $711,432.92; workmen's collective, $43,405.88; physician's defense, $19,565.59	$15,785,701.87	
From all other sources	886,963.70	
Total income, 1918		16,672,665.57
Aggregate of last balance and income		$30,351,825.93

DISBURSEMENTS.

Net amount paid for losses: Accident, $111,079.96; health, $63,758.89; liability, $1,876,747.93; workmen's compensation, $2,505,487.61; fidelity, $40,807.81; surety, $99,-538.91; plate glass, $193,229.04; steam boiler, $32,-669.87; burglary and theft, $162,187.04; sprinkler, $194,017.54; flywheel, $21,611.49; auto and teams property damage, $288,821.35; workmen's collective, $19,486.81; physicians' defense, $14,069.73	$5,623,513.98	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	845,470.99	
Commissions or brokerage	2,804,554.09	
Officers' salaries	485,007.40	
Employees' salaries	437,139.24	
All other disbursements	2,680,716.01	
Total disbursements, 1918		12,876,401.71
Balance December 31, 1918		$17,475,424.22

LEDGER ASSETS.

Book value of real estate, unencumbered	$1,577,845.32	
Mortgages, bonds, etc	11,762,953.53	
Cash in company's office, $29,722.72; in banks, $706,658.06	736,380.78	
All other assets	3,398,244.59	
Total ledger assets	$17,475,424.22	
Non-ledger assets	128,301.31	
Gross assets	$17,603,725.53	
Deduct assets not admitted	723,621.78	
Total admitted assets December 31, 1918		$16,880,103.75

LIABILITIES.

Losses and claims: Accident, $48,475.15; health, $6,890.66; fidelity, $35,945.52; surety, $279.410.98; plate glass, $49,037.94; steam boiler, $18,768.46; burglary and theft, $57,942.56; sprinkler, $23,995.75; flywheel, $794.21; auto and teams property damage, $65,445.00; workmen's collective, $11,968.00		$598,674.23	
Special reserve for unpaid liability losses		5,294,343.00	
All other claims		7,508,305.42	
Total liabilities, except capital		$13,401,322.65	
Capital actually paid up in cash	$2,000,000.00		
Surplus over all liabilities	1,478,781.10		
Surplus as regards policyholders		3,478,781.10	
Total liabilities December 31, 1918			$16,880,103.75

GENERAL BUSINESS.

Insurance in force December 31, 1917	$10,572,296.65
Risks written during 1918	20,799,409.21
Insurance in force December 31, 1918	11,783,213.84
Losses paid	5,623,513.98
Losses resisted and remaining unpaid December 31, 1918	5,893,017.23

KANSAS BUSINESS.

Premiums received	$155,895.81
Losses paid	74,915.41

MARYLAND ASSURANCE CORPORATION,

BALTIMORE, MD.

JOHN T. STONE, president; HARRY C. MICHAEL, secretary.
Organized, September 1, 1917. Began business in Kansas, January 1, 1918.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash (see life statement.)

Amount of net ledger assets December 31, 1917		See life statement.

INCOME.

Net premiums income: Accident, $1,271,446.40; health, $845,274.93	$2,116,721.33	
From all other sources	115.99	
Total income, 1918		See life statement.
Aggregate of last balance and income		See life statement.

DISBURSEMENTS.

Net amount paid for losses: Accident, $287,012.73; health, $330,610.79	$617,623.52	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	16,831.39	
Commissions or brokerage	722,890.90	
Officers' and employees' salaries	61,243.63	
All other disbursements	105,431.44	
Total disbursements, 1918		See life statement.
Balance December 31, 1918		See life statement.

LEDGER ASSETS.

Mortgages, bonds, etc	See life statement.	
Cash in company's office and in banks	See life statement.	
All other assets	$276,830.71	
Total ledger assets	See life statement.	
Non-ledger assets	See life statement.	
Gross assets	$21,487.05	
Deduct assets not admitted	See life statement.	
Total admitted assets		See life statement.

LIABILITIES.

Losses and claims: Accident, $64,935.55; health, $76,098.71	$141,034.26	
All other claims	724,677.10	
Total liabilities, except capital	See life statement.	
Capital actually paid up in cash	See life statement.	
Surplus over all liabilities	See life statement.	
Surplus as regards policyholders	See life statement.	
Total liabilities December 31, 1918		See life statement.

GENERAL BUSINESS.

Risks written during 1918	$2,116,721.33
Insurance in force December 31, 1918	1,252,219.64
Premiums collected	2,116,721.33
Losses incurred	758,657.78
Losses paid	617,623.52
Losses resisted and remaining unpaid December 31, 1918	1,500.00

KANSAS BUSINESS.

Risks written during 1918	$12,466.70
Premiums received	12,466.70
Losses incurred	3,294.37
Losses paid	2,328.37

THE MEDICAL PROTECTIVE COMPANY,

FORT WAYNE, IND.

LOUIS FOX, president; BYRON H. SOMERS, secretary.
Organized, December 2, 1909. Began business in Kansas, August 27, 1910.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Amount of net ledger assets December 31, 1917		$536,086.54
INCOME.		
Net premium income: Physicians' defense and indemnity	$260,559.59	
From all other sources	20,940.34	
Total income, 1918		281,499.93
Aggregate of last balance and income		$817,586.47
DISBURSEMENTS.		
Investigation and adjustment of claims and legal expenses, defense of suits, etc.	$74,265.90	
Commissions or brokerage	54,625.55	
Officers' salaries	10,000.00	
Employees' salaries	16,203.95	
All other disbursements	54,960.14	
Total disbursements, 1918		210,055.54
Balance December 31, 1918		$607,530.93
LEDGER ASSETS.		
Mortgages, bonds, etc.	$320,055.00	
Cash in company's office, $8,131.78; in banks, $44,639.71	52,771.49	
All other assets	234,704.44	
Total ledger assets	$607,530.93	
Non-ledger assets	15,056.04	
Gross assets	$622,586.97	
Deduct assets not admitted	6,935.77	
Total admitted assets December 31, 1918		$615,651.20
LIABILITIES.		
Losses and claims: Resisted for policy holders	$119,865.29	
All other claims	147,207.84	
Total liabilities, except capital	$267,073.13	
Capital actually paid up in cash $200,000.00		
Surplus over all liabilities 148,578.07		
Surplus as regards policyholders	348,578.07	
Total liabilities December 31, 1918		$615,651.20
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$244,409.84
Risks written during 1918		318,414.08
Insurance in force December 31, 1918		255,721.13
Premiums collected		260,559.59
Losses incurred		111,614.04
Losses paid		74,265.90
KANSAS BUSINESS.		
Insurance in force December 31, 1917		$11,160.00
Risks written during 1918		10,442.55
Insurance in force December 31, 1918		10,442.55
Premiums received		10,442.55
Losses incurred		679.90
Losses paid		679.90

MIDWEST MUTUAL AUTOMOBILE INDEMNITY ASSOCIATION,

WICHITA, KAN.

THAD L. HOFFMAN, president; J. B. HENDERSON, secretary.
Organized, June 7, 1916. Began business in Kansas, July 25, 1916.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of net ledger assets December 31, 1917		$10,123.59
INCOME.		
Net premium income: Auto and teams property damage	$46,270.38	
From all other sources	5,537.27	
Total income, 1918		51,807.65
Aggregate of last balance and income		$61,931.24
DISBURSEMENTS.		
Net amount paid for losses: Auto and teams property damage	$14,714.22	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	2,667.56	
Commissions or brokerage	9,264.85	
Officers' salaries	2,205.00	
Employees' salaries	6,379.06	
All other disbursements	10,631.53	
Total disbursements, 1918		45,862.22
Balance December 31, 1918		$16,069.02
LEDGER ASSETS.		
Mortgages, bonds, etc	$4,000.00	
Cash in company's office, $728.31; in banks, $10,418.35	11,146.66	
All other assets	2,422.39	
Total ledger assets	$17,569.05	
Non-ledger assets	350.00	
Gross assets	$17,919.05	
Deduct assets not admitted	1,850.03	
Total admitted assets December 31, 1918		$16,069.02
LIABILITIES.		
Losses and claims: Auto and teams property damage	$3,750.00	
Special reserve for unpaid liability losses	4,897.42	
Surplus as regards policyholders	7,421.60	
Total liabilities December 31, 1918		$16,069.02
GENERAL BUSINESS.		
Premiums collected		$54,097.77
Losses paid		19,329.11
KANSAS BUSINESS.		
Premiums received		$54,097.77
Losses paid		19,329.11

NATIONAL CASUALTY COMPANY,

DETROIT, MICH.

W. G. CURTIS, president; E. A. GRANT, secretary.
Organized, December 19, 1904. Began business in Kansas, 1907.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Amount of net ledger assets December 31, 1917		$369,694.57
INCOME.		
Net premium income: Accident and health	$698,911.14	
From all other sources	42,727.76	
Total income, 1918		741,638.90
Aggregate of last balance and income		$1,111,333.47
DISBURSEMENTS.		
Net amount paid for losses: Accident and health	$312,271.73	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	4,464.01	
Commissions or brokerage	248,802.46	
Officers' and employees' salaries	58,976.70	
All other disbursements	126,334.59	
Total disbursements, 1918		750,849.69
Balance December 31, 1918		$360,483.78
LEDGER ASSETS.		
Mortgages, bonds, and collateral loan	$340,565.80	
Cash in company's office, $3,979.24; in banks, $8,298.99	12,278.23	
All other assets	7,639.75	
Total ledger assets	$360,483.78	
Non-ledger assets	43,028.08	
Gross assets	$403,511.86	
Deduct assets not admitted	30,000.00	
Total admitted assets December 31, 1918		$373,511.86
LIABILITIES.		
Losses and claims: Accident and health	$29,440.00	
Special reserve for unpaid liability losses	20,363.00	
All other claims	14,000.00	
Total liabilities, except capital	$63,803.00	
Capital actually paid up in cash $200,000.00		
Surplus over all liabilities 109,708.86		
Surplus as regards policyholders	309,708.86	
Total liabilities December 31, 1918		$373,511.86

GENERAL BUSINESS.

Insurance in force December 31, 1917	$35,050.00
Risks written during 1918	698,911.14
Insurance in force December 31, 1918	36,926.00
Premiums collected	698,911.14
Losses incurred	312,271.73
Losses paid	312,271.73
Losses resisted and remaining unpaid December 31, 1918	29,440.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$561,600.00
Risks written during 1918	160,800.00
Insurance in force December 31, 1918	375,000.00
Premiums received	10,622.11
Losses incurred	5,708.33
Losses paid	5,708.33

THE NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY,

NASHVILLE, TENN.

C. A. CRAIG, president; C. R. CLEMENTS, secretary.
Organized, 1900.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $300,000.00.

Amount of net ledger assets December 31, 1917		$2,843,205.42
INCOME.		
Net premium income: Accident and health	$5,249,434.04	
From all other sources	1,439,948.75	
Total income, 1918		6,689,382.79
Aggregate of last balance and income		$9,532,588.21
DISBURSEMENTS.		
Net amount paid for losses: Accident and health	$2,365,668.88	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	4,332.57	
Commissions or brokerage	1,621,378.27	
Officers' salaries	38,899.12	
Employees' salaries	67,676.07	
All other disbursements	2,362,160.48	
Total disbursements, 1918		6,460,115.39
Balance December 31, 1918		$3,072,472.82
LEDGER ASSETS.		
Book value of real estate, unencumbered	$90,210.62	
Mortgages, bonds, etc	2,693,342.02	
Cash in company's office, $54,606.45; in banks, $225,312.78	279,919.23	
All other assets	9,000.95	
Total ledger assets	$3,072,472.82	
Non-ledger assets	61,534.47	
Gross assets	$3,134,007.29	
Deduct assets not admitted	30,512.09	
Total admitted assets		$3,103,495.20
LIABILITIES.		
Losses and claims: Accident and health	$20,372.26	
Special reserve for unpaid losses, life department	20,073.50	
All other claims	2,505,526.38	
Total liabilities, except capital	$2,545,972.14	
Capital actually paid up in cash	$300,000.00	
Surplus over all liabilities	257,523.06	
Surplus as regards policyholders	557,523.06	
Total liabilities December 31, 1918		$3,103,495.20
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$44,429.03
Risks written during 1918		4,848,065.33
Insurance in force December 31, 1918		120,460.92
Premiums collected		5,249,434.04
Losses incurred		2,374,480.51
Losses paid		2,365,668.88
Losses resisted and remaining unpaid December 31, 1918		20,372.26
KANSAS BUSINESS.		
Premiums received		$131,921.72
Losses paid		55,175.03

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA,

CHICAGO, ILL.

A. M. JOHNSON, president; ROBERT D. LAY, secretary.
Organized, July, 1868.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000.00.

Amount of net ledger assets December 31, 1917		$14,792,780.33
INCOME.		
Net premium income: Accident and health	$1,474,181.03	
From all other sources	63,672.76	
Total income, 1918, casualty department	1,537,853.79	
Income, life department	4,470,996.74	
Total income		6,008,850.53
Aggregate of last balance and income		$20,801,630.86
DISBURSEMENTS.		
Net amount paid for losses: Accident and health	$520,484.10	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	1,550.99	
Commissions or brokerage	401,952.81	
Officers' and employees' salaries	88,456.92	
All other disbursements	511,544.00	
Total disbursements, 1918, casualty department	1,523,988.82	
Disbursements, life department	3,206,764.88	
Total disbursements		4,730,753.70
Balance December 31, 1918		$16,070,877.16
LEDGER ASSETS.		
Ledger assets, life department	$16,042,491.00	
Mortgages, bonds, etc	1,900.00	
Cash in company's office	375.00	
All other assets	26,111.16	
Total ledger assets	$16,070,877.16	
Non-ledger assets, including life department	713,124.56	
Gross assets	$16,784,001.72	
Deduct assets not admitted, including life department	148,044.41	
Total admitted assets December 31, 1918		$16,635,957.31
LIABILITIES.		
Losses and claims: Accident and health	$43,753.66	
Liabilities, life department	15,856,282.15	
All other claims	71,604.62	
Total liabilities, except capital	$15,971,640.43	
Capital actually paid up in cash $500,000.00		
Surplus over all liabilities 164,316.88		
Surplus as regards policyholders	664,316.88	
Total liabilities December 31, 1918		$16,635,957.31
GENERAL BUSINESS.		
Premiums collected		$1,474,181.03
Losses incurred		523,705.37
Losses paid		520,484.10
Losses resisted and remaining unpaid December 31, 1918		7,107.23
KANSAS BUSINESS.		
Premiums received		$4,025.07
Losses incurred		4,036.32
Losses paid		1,612.68

NATIONAL PROTECTIVE INSURANCE COMPANY,

BOSTON, MASS.

MELVILLE P. HEATH, president; H. L. PEABODY, secretary.
Organized, November 20, 1917. Began business in Kansas, February 16, 1918.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of net ledger assets December 31, 1917		$125,210.49
INCOME.		
Net premium income: Accident and health	$184,839.20	
Total income, 1918		338,326.10
Aggregate of last balance and income		$463,536.59
DISBURSEMENTS.		
Net amount paid for losses: Accident, $31,241.76; health, $67,949.11	$99,190.87	
Investigation and adjustment of claims and legal expenses, defense of suits, etc.	11,230.09	
Commissions or brokerage	91,237.03	
Officers' salaries	5,000.00	
Employees' salaries	6,882.75	
All other disbursements	36,734.67	
Total disbursements, 1918		250,275.41
Balance December 31, 1918		$213,261.18
LEDGER ASSETS.		
Mortgages, bonds, etc.	$98,151.80	
Cash in banks	115,109.38	
Total ledger assets	$213,261.18	
Non-ledger assets	3,539.03	
Total admitted assets December 31, 1918		$216,800.21
LIABILITIES.		
Losses and claims: Accident and health	$37,555.80	
All other claims	56,375.42	
Total liabilities, except capital	$93,931.22	
Capital actually paid up in cash $100,000.00		
Surplus over all liabilities 22,868.99		
Surplus as regards policyholders	122,868.99	
Total liabilities		$216,800.21
GENERAL BUSINESS.		
Premiums written	$185,601.75	
Premiums in force	71,617.25	
Premiums collected		$185,601.75
Losses incurred		136,746.67
Losses paid		99,190.87
Losses resisted and remaining unpaid		37,555.80
KANSAS BUSINESS.		
Premiums written		$9,336.63
Premiums in force		3,408.75
Premiums received		9,336.63
Losses paid		3,935.26

NATIONAL SURETY COMPANY,

NEW YORK, N. Y.

WM. B. JOYCE, president; HUBERT J. HEWITT, secretary.
Organized, February 24, 1897.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $4,000,000.00.

Amount of net ledger assets December 31, 1917		$14,968,097.63

INCOME.

Net premium income: Fidelity, $2,163.981.15; surety, $3,043,-297.38; burglary and theft, $646,082.97	$5,853,361.50	
From all other sources	1,632,114.42	
Total income, 1918		7,485,475.92
Aggregate of last balance and income		$22,453,573.55

DISBURSEMENTS.

Net amount paid for losses: Fidelity, $609,449.97; surety, $625,217.21; burglary and theft, $238,584.60	$1,473,251.78	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	141,624.97	
Commissions or brokerage	1,320,392.66	
Officers' and employees' salaries	746,722.38	
All other disbursements	1,536,733.75	
Total disbursements, 1918		5,218,725.54
Balance December 31, 1918		$17,234,848.01

LEDGER ASSETS.

Book value of real estate, unencumbered	$105,253.92	
Mortgages, bonds, etc	69,339.46	
Cash in company's offices, $20,514.02; in banks, $796,116.43	816,630.45	
All other assets	16,243,624.18	
Total ledger assets	$17,234,848.01	
Non-ledger assets	187,367.24	
Gross assets	$17,422,215.25	
Deduct assets not admitted	1,336,842.36	
Total admitted assets December 31, 1918		$16,085,372.89

LIABILITIES.

Losses and claims: Fidelity, $621,332.44; surety, $1,092,758.06; burglary and theft, $73,564.48		$1,787,654.98	
All other claims		5,431,818.02	
Total liabilities, except capital		$7,219,473.00	
Capital actually paid up in cash	$4,000,000.00		
Surplus over all liabilities	4,865,899.89		
Surplus as regards policyholders		8,865,899.89	
Total liabilities December 31, 1918			$16,085,372.89

GENERAL BUSINESS.

Insurance in force December 31, 1917	$6,191,294.63
Risks written during 1918	5,853,361.50
Insurance in force December 31, 1918	6,921,141.35
Premiums written	5,853,361.50
Losses incurred	1,859,031.01
Losses paid	1,473,251.78
Losses resisted and remaining unpaid December 31, 1918	1,787,654.98

KANSAS BUSINESS.

Insurance in force December 31, 1917	*
Risks written during 1918	*
Insurance in force December 31, 1918	*
Premiums written	$80,258.62
Losses incurred	30,010.19
Losses paid	23,226.65
Losses resisted and remaining unpaid December 31, 1918	12,173.64

*No separate record.

NEBRASKA LIVE STOCK INSURANCE COMPANY,

OMAHA, NEB.

W. B. HOWARD, president; C. F. SWANLAND, secretary.
Organized, February, 1916. Began business in Kansas, 1918.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $174,075.00.

Amount of net ledger assets December 31, 1917		$279,152.60
INCOME.		
Net premium income: Live stock	$49,412.12	
From all other sources	26,450.50	
Total income, 1918		75,862.62
Aggregate of last balance and income		$355,015.22
DISBURSEMENTS.		
Net amount paid for losses: Live stock	$12,994.33	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	223.64	
Commissions or brokerage	7,401.09	
Officers' and employees' salaries and traveling expenses	15,822.76	
All other disbursements	11,570.15	
Total disbursements, 1918		48,011.97
Balance December 31, 1918		$307,003.25
LEDGER ASSETS.		
U. S. liberty bonds	$20,100.00	
Mortgages	243,200.00	
Cash in company's office, $871.40; in banks, $17,959.42	18,828.82	
All other assets	24,874.43	
Total ledger assets	$307,003.25	
Non-ledger assets	6,168.99	
Gross assets	$313,172.24	
Deduct assets not admitted	11,525.00	
Total admitted assets December 31, 1918		$301,647.24
LIABILITIES.		
Losses and claims: Live stock	$1,595.00	
All other claims	25,558.22	
Total liabilities, except capital	$27,153.22	
Capital actually paid up in cash $174,075.00		
Surplus over all liabilities 100,418.72		
Surplus as regards policyholders	274,493.72	
Total liabilities December 31, 1918		$301,647.24
KANSAS BUSINESS.		
Premiums received		$49.40

NEW JERSEY FIDELITY AND PLATE GLASS INSURANCE COMPANY,

NEWARK, N. J.

S. C. HOAGLAND, president; H. C. HEDDEN, secretary.
Organized, April 21, 1868. Began business in Kansas, 1891.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $400,000.00.

Amount of net ledger assets December 31, 1917		$1,353,029.48
INCOME.		
Net premium income: Liability, $449,196.81; workmen's compensation, $648.14; plate glass, $554,329.80; burglary and theft, $143,463.77; auto and teams property damage, $77,037.18	$1,224,675.70	
From all other sources	60,355.47	
Total income, 1918		1,285,031.17
Aggregate of last balance and income		$2,638,060.65
DISBURSEMENTS.		
Net amount paid for losses: Liability, $116,962.43; workmen's compensation, $5.75; plate glass, $281,507.32; burglary and theft, $56,279.18; auto and teams property damage, $27,135.48	$481,890.16	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	54,657.22	
Commissions or brokerage	340,293.87	
Officers' salaries	23,550.00	
Employees' salaries	21,641.66	
All other disbursements	101,833.19	
Total disbursements, 1918		1,023,866.10
Balance December 31, 1918		$1,614,194.55
LEDGER ASSETS.		
Mortgages, bonds, etc	$1,369,846.91	
Cash in company's office, $2,622.74; in banks, $36,633.54	39,256.28	
All other assets	205,091.36	
Total ledger assets	$1,614,194.55	
Non-ledger assets	18,549.12	
Gross assets	$1,632,743.67	
Total admitted assets December 31, 1918		$1,616,926.49
LIABILITIES.		
Losses and claims: Plate glass, $26,886.96; burglary and theft, $33,663.89; auto and teams property damage, $51,815.00,	$112,365.85	
Special reserve for unpaid liability losses	201,348.44	
All other claims	707,103.95	
Total liabilities, except capital	$1,020,818.24	
Capital actually paid up in cash $400,000.00		
Surplus over all liabilities 196,108.25		
Surplus as regards policyholders	596,108.25	
Total liabilities December 31, 1918		$1,616,926.49

GENERAL BUSINESS.

Insurance in force December 31, 1917	$37,975,486.38
Risks written during 1918	42,387,532.31
Insurance in force December 31, 1918	43,625,897.94
Premiums collected	1,224,675.70
Losses incurred	610,631.68
Losses paid	481,890.16
Losses resisted and remaining unpaid December 31, 1918	313,714.29

KANSAS BUSINESS.

Insurance in force December 31, 1917	$282,371.47
Risks written during 1918	296,518.39
Insurance in force December 31, 1918	297,384.11
Premiums received	6,843.30
Losses incurred	3,495.88
Losses paid	3,644.01
Losses resisted and remaining unpaid December 31, 1918	45.05

NORTH AMERICAN ACCIDENT INSURANCE COMPANY,

CHICAGO, ILL.

E. C. WALLER, president; A. E. FORREST, secretary.
Organized, May 13, 1886.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $200,000.00.

Amount of net ledger assets December 31, 1917		$924,052.98
INCOME.		
Net premium income: Accident	$1,518,578.32	
From all other sources	103,670.87	
Total income, 1918		1,622,249.19
Aggregate of last balance and income		$2,586,302.17
DISBURSEMENTS.		
Net amount paid for losses: Accident	$720,007.56	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	4,410.07	
Commissions or brokerage	491,879.15	
Officers' salaries	27,000.00	
Employees' salaries	95,101.69	
All other disbursements	302,828.44	
Total disbursements, 1918		1,641,226.91
Balance December 31, 1918		$945,075.26
LEDGER ASSETS.		
Mortgages, bonds, etc	$816,230.01	
Cash in company's office, $27,971.88; in banks, $24,503.92	52,475.80	
All other assets	76,369.45	
Total ledger assets	$945,075.26	
Non-ledger assets	13,252.68	
Gross assets	$958,327.94	
Deduct assets not admitted	60,032.04	
Total admitted assets December 31, 1918		$898,295.90
LIABILITIES.		
Losses and claims: Accident	$183,499.51	
All other claims	343,253.60	
Total liabilities, except capital	$526,753.11	
Capital actually paid up in cash $200,000.00		
Surplus over all liabilities 171,542.79		
Surplus as regards policyholders	371,542.79	
Total liabilities December 31, 1918		$898,295.90
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$511,595.21
Risks written during 1918		1,752,442.91
Insurance in force December 31, 1918		511,292.32
Premiums collected		1,518,578.32
Losses incurred		584,873.67
Losses paid		720,007.51
Losses resisted and remaining unpaid December 31, 1918		18,197.00
KANSAS BUSINESS.		
Premiums received		$31,599.05
Losses paid		11,188.87

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED, OF LONDON, ENGLAND,

NEW YORK, N. Y.

CHARLES H. NEELY, manager and attorney for the United States.
Organized, December 13, 1871. Began business in Kansas, April 25, 1900.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Deposit capital, $250,000.00.

Amount of net ledger assets December 31, 1917		$9,999,164.61
INCOME.		
Net premium income: Accident, $371,464.03; health, $119,897.12; liability, $3,195,364.58; workmen's compensation, $6,038,181.75; fidelity, $83,883.77; plate glass, $183,470.79; steam boiler, $161,418.81; burglary and theft, $363,855.38; credits, $500,797.01; flywheel, $29,504.75; auto and teams property damange, $519,391.48; workmen's collective, $4.31	$11,567,233.78	
From all other sources	380,300.49	
Total income, 1918		11,947,534.27
Aggregate of last balance and income		$21,946,698.88
DISBURSEMENTS.		
Net amount paid for losses: Accident, $162,452.16; health, $71,448.51; liability, $1,140,692.93; workmen's compensation, $2,188,795.97; fidelity, $11,822.94; plate glass, $88,481.05; steam boiler, $15,450.25; burglary and theft, $103,245.50; credit, $36,713.74; flywheel, $1,173.38; auto and teams property damage, $215,689.33	$4,035,965.76	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	597,589.61	
Commissions or brokerage	2,061,929.75	
Officers' and employees' salaries	686,726.37	
All other disbursements	1,217,257.80	
Total disbursements, 1918		8,599,469.29
Balance December 31, 1918		$13,347,229.59
LEDGER ASSETS.		
Book value of bonds	$10,094,997.02	
Mortgages, bonds, etc	96,000.00	
Cash in banks	585,464.38	
All other assets	2,570,768.19	
Total ledger assets	$13,347,229.59	
Non-ledger assets	146,985.20	
Gross assets	$13,494,214.79	
Deduct assets not admitted	904,193.22	
Total admitted assets December 31, 1918		$12,590,021.57
LIABILITIES.		
Losses and claims: Accident, $45,233.00; health, $16,465.00; fidelity, $16,075.00; plate glass, $11,585.00; steam boiler, $9,043.00; burglary and theft, $48,380.00; credit, $14,342.00; flywheel, $350.00; auto and teams property damage, $123,955.00	$285,428.00	
Special reserve for unpaid liability and compensation losses	4,549,920.02	
All other claims	6,401,433.93	
Total liabilities, except capital	$11,236,781.95	
Deposit capital $250,000.00		
Surplus over all liabilities 1,103,239.62		
Surplus as regards policyholders	1,353,239.62	
Total liabilities December 31, 1918		$12,590,021.57

GENERAL BUSINESS.

Insurance in force December 31, 1917	$6,146,951.33
Insurance in force December 31, 1918	7,046,111.27
Premiums collected	9,925,646.22
Losses incurred	6,143,997.59
Losses paid	4,043,733.54
Losses resisted and remaining unpaid December 31, 1918	23,250.00

KANSAS BUSINESS.

Premiums received	$65,239.74
Losses incurred	37,188.60
Losses paid	43,085.28

THE PACIFIC MUTUAL LIFE INSURANCE COMPANY. OF CALIFORNIA,

LOS ANGELES, CAL.

GEORGE I. COCHRAN, president; C. I. D. MOORE, secretary.
Organized, December 28, 1867.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Amount of net ledger assets December 31, 1917		$2,425,308.66
INCOME.		
Net premium income: Accident, $1,445,271.48; health, $596,850.63	$2,042,122.11	
From all other sources	156,878.82	
Total income, 1918		2,199,000.93
Aggregate of last balance and income		$4,624,309.59
DISBURSEMENTS.		
Net amount paid for losses: Accident, $516,066.17; health, $328,391.68	$844,457.85	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	22,955.57	
Commissions or brokerage	679,461.29	
Officers' and employees' salaries	174,378.06	
All other disbursements	418,607.47	
Total disbursements, 1918		2,139,860.24
Balance December 31, 1918		$2,484,449.35
LEDGER ASSETS.		
Book value of real estate, unencumbered	$42,158.40	
Mortgages, bonds, etc	2,002,603.69	
Cash in company's office, $487.03; in banks, $35,763.23	36,250.26	
All other assets	403,437.00	
Total ledger assets	$2,484,449.35	
Non-ledger assets	33,233.73	
Gross assets	$2,517,683.08	
Deduct assets not admitted	59,621.47	
Total admitted assets December 31, 1918 (Accident Dept., $2,458,061.61; Life Dept., $42,974,634.00)		$45,432,695.61
LIABILITIES.		
Losses and claims: Accident, $158,165.00; health, $120,827.08	$278,992.08	
All other claims	1,104,069.53	
Total liabilities, except capital (Accident Dept., $1,383,061.61; Life Dept., $42,223,882.29)	$43,606,943.90	
Capital actually paid up in cash $1,000,000.00		
Surplus over all liabilities 825,751.71		
Surplus as regards policyholders	1,825,751.71	
Total liabilities December 31, 1918		$45,432,695.61

GENERAL BUSINESS.

Insurance in force December 31, 1917	$469,222,000.00
Risks written during 1918	468,376,000.00
Insurance in force December 31, 1918	355,147,000.00
Premiums collected	2,042,122.11
Losses incurred	830,501.13
Losses paid	844,457.85
Losses resisted and remaining unpaid December 31, 1918	33,415.00

KANSAS BUSINESS.

Insurance in force December 31, 1917	$11,106,500.00
Risks written during 1918	14,807,000.00
Insurance in force December 31, 1918	11,989,000.00
Premiums received	52,269.77
Losses incurred	11,934.87
Losses paid	13,749.87
Losses resisted and remaining unpaid December 31, 1918	1,500.00

THE PHYSICIAN'S INDEMNITY ASSOCIATION,

FORT SCOTT, KAN.

O. P. DAVIS, president; OSCAR RICE, secretary.
Organized, 1917. Began business in Kansas, September, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid in cash, none—mutual.

Amount of net ledger assets December 31, 1917		$1,085.00
INCOME.		
Net premium income		2,535.00
Aggregate of last balance and income		$3,620.00
DISBURSEMENTS.		
Net amount paid for losses: Liability	$1,045.00	
Commissions or brokerage	2.00	
All other disbursements		1,047.00
Balance December 31, 1918		$2,573.00
LEDGER ASSETS.		
Cash in company's office, $103.00; in banks, $2,470.00		$2,573.00
LIABILITIES.		
Assessments paid in advance	$100.00	
Reserve as required by law	88.00	
Total liabilities, except capital	$188.00	
Surplus as regards policyholders		$2,385.00
GENERAL BUSINESS.		
Premiums collected		$2,535.00
Losses paid		1,045.00
KANSAS BUSINESS.		
Premiums received		$2,535.00
Losses paid		1,045.00

THE PREFERRED ACCIDENT INSURANCE COMPANY, OF NEW YORK.

NEW YORK, N. Y.

KIMBALL C. ATWOOD, president; WILFRID C. POTTER, secretary.
Organized, March 3, 1893. Began business in Kansas, March 3, 1893.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $700,000.00.

Amount of net ledger assets December 31, 1917		$4,925,554.55
INCOME.		
Net premium income: Accident, $935,947.26; health, $298,030.68; liability, $1,269,870.19; workmen's compensation, $122.40; fidelity, $61,372.72; surety, $83,560.47; burglary and theft, $190,276.58; auto and teams property damage, $433,199.73	$3,272,135.23	
From all other sources	189,576.59	
Total income, 1918		3,461,711.82
Aggregate of last balance and income		$8,387,266.37
DISBURSEMENTS.		
Net amount paid for losses: Accident, $323,872.20; health, $158,449.71; liability, $312,618.24; fidelity, $17,291.34; surety, $5,610.10; burglary and theft, $67,964.68; auto and teams property damage, $149,940.02	$1,035,746.29	
Investigation and adjustment of claims and legal expenses, defense of suits, etc.	158,568.32	
Commissions or brokerage	788,719.31	
Officers' salaries	73,500.00	
Employees' salaries	172,247.13	
All other disbursements	432,020.46	
Total disbursements, 1918		2,660,801.51
Balance December 31, 1918		$5,726,464.86
LEDGER ASSETS.		
Mortgages, bonds, etc.	$4,642,816.44	
Cash in company's office, $4,316.87; in banks, $162,260.49	166,577.36	
All other assets	917,071.06	
Total ledger assets	$5,726,564.86	
Non-ledger assets	52,351.87	
Gross assets	$5,778,816.73	
Deduct assets not admitted	421,953.72	
Total admitted assets December 31, 1918		$5,356,863.01
LIABILITIES.		
Losses and claims: Accident, $128,432.48; health, $50,196.97; fidelity, $2,240.21; surety, $201.00; burglary and theft, $17,862.50; auto and teams property damage, $91,421.00	$290,354.16	
Special reserve for unpaid liability losses	718,861.03	
All other claims	2,647,647.82	
Total liabilities, except capital	$3,656,863.01	
Capital actually paid up in cash $700,000.00		
Surplus over all liabilities 1,000,000.00		
Surplus as regards policyholders	1,700,000.00	
Total liabilities December 31, 1918		$5,356,863.01

GENERAL BUSINESS.

Insurance in force December 31, 1917	$416,235,000.00
Risks written during 1918	526,113,000.00
Insurance in force December 31, 1918	572,697,000.00
Premiums collected	3,272,135.23
Losses incurred	1,328,179.92
Losses paid	1,035,746.29
Losses resisted and remaining unpaid December 31, 1918	1,009,215.19

KANSAS BUSINESS.

Insurance in force December 31, 1917	$1,348,000.00
Risks written during 1918	1,279,000.00
Insurance in force December 31, 1918	1,379,000.00
Premiums received	6,390.44
Losses incurred	1,408.17
Losses paid	1,258.17
Losses resisted and remaining unpaid December 31, 1918	150.00

THE RIDGELY PROTECTIVE ASSOCIATION,

WORCESTER, MASS.

AUSTIN A. HEATH, president; JAMES P. GRAY, secretary.

Organized May 10, 1894, as a fraternal association; reincorporated as a stock company December 26, 1907. Began business in Kansas, March 15, 1911.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $100,000.00.

Amount of net ledger assets December 31, 1917		$574,840.84
INCOME.		
Net premium income: Accident and health	$689,149.92	
From all other sources	112,784.88	
Total income, 1918		801,934.80
Aggregate of last balance and income		$1,376,775.64
DISBURSEMENTS.		
Net amount paid for losses: Accident, $152,081.69; health, $287,629.59	$439,711.28	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	6,269.65	
Commissions or brokerage	29,943.15	
Officers' and home office employees' salaries	168,229.08	
Salaries and expenses of agents	40,883.75	
All other disbursements	160,272.48	
Total disbursements, 1918		845,259.34
Balance December 31, 1918		$531,516.30
LEDGER ASSETS.		
Mortgages, bonds, etc	$495,595.50	
Cash in company's office, $2,744.38; in banks, $33,176.42	35,920.80	
Total ledger assets	$531,516.30	
Non-ledger assets	11,193.00	
Gross assets	$542,709.30	
Deduct assets not admitted	45,321.46	
Total admitted assets December 31, 1918		$497,387.84
LIABILITIES.		
Losses and claims: Accident and health	$161,256.38	
All other claims	94,917.35	
Total liabilities, except capital	$256,173.73	
Capital actually paid up in cash $100,000.00		
Surplus over all liabilities 141,214.11		
Surplus as regards policyholders	241,214.11	
Total liabilities December 31, 1918		$497,387.84
GENERAL BUSINESS.		
Premiums in force December 31, 1917		$184,449.25
Premiums written or renewed during 1918		690,825.00
Premiums in force December 31, 1918		214,095.75
Premiums collected		690,825.00
Losses incurred		516,120.33
Losses paid		439,711.28
Losses resisted and remaining unpaid December 31, 1918		161,256.38
KANSAS BUSINESS.		
Premiums in force December 31, 1917		$6,569.50
Premiums written or renewed during 1918		22,721.50
Premiums in force December 31, 1918		7,134.50
Premiums received		22,721.50
Losses incurred		21,357.82
Losses paid		17,443.85
Losses resisted and remaining unpaid December 31, 1918		7,052.78

ROYAL INDEMNITY COMPANY,

NEW YORK, N. Y.

CHARLES H. HOLLAND, president; WILLIAM MACKINTOSH, secretary.
Organized, September 30, 1910. Began business in Kansas, March 20, 1911.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Amount of net ledger assets December 31, 1917		$6,515,578.81
INCOME.		
Net premium income: Accident, $198,140.21; health, $69,608,40; liability, $2,140,548.14; workmen's compensation, $2,281,487.49; fidelity, $299,927.35; surety, $311,798.61; plate glass, $189,701.84; steam boiler, $106,528.39; burglary and theft, $353,493.20; flywheel, $57,134.12; auto, electric and teams property damage, $552,761.35; workmen's collective, $523.00	$6,561,652.10	
From all other sources	240,437.35	
Total income, 1918		6,802,089.45
Aggregate of last balance and income		$13,317,668.26
DISBURSEMENTS.		
Net amount paid for losses: Accident, $123,193.69; health, $39,191.16; liability, $694,528.65; workmen's compensation, $825,464.10; fidelity, $77,060.44; surety, $22,151.66; plate glass, $99,222.47; steam boiler, $6,009.13; burglary and theft, $94,579.20; flywheel, $5,170.99; auto, electric and teams property damage, $187,698.98	$2,174,270.47	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	354,002.71	
Commissions or brokerage	1,376,904.76	
Officers' salaries	317,872.42	
Employees' salaries	117,252.68	
All other disbursements	435,118.75	
Total disbursements, 1918		4,775,421.79
Balance December 31, 1918		$8,542,246.47
LEDGER ASSETS.		
Mortgages, bonds, etc	$6,114,769.47	
Cash in company's office, $33,393.53; in banks, $875,616.20	909,009.73	
All other assets	1,518,467.27	
Total ledger assets	$8,542,246.47	
Non-ledger assets	79,885.48	
Gross assets	$8,622,131.95	
Deduct assets not admitted	358,960.52	
Total admitted assets December 31, 1918		$8,263,171.43
LIABILITIES.		
Losses and claims: Accident, $26,000.00; health, $13,500.00; fidelity, $103,520.00; surety, $166,222.00; plate glass, $16,573.00; steam boiler, $4,186.00; burglary and theft, $36,184.00; flywheel, $5,400.00; auto, electric and teams property damage, $127,247.00	$498,832.00	
Special reserve for unpaid liability losses and workmen's compensation losses	2,431,193.00	
All other claims	3,153,983.89	
Total liabilities, except capital	$6,084,008.89	
Capital actually paid up in cash $1,000,000.00		
Surplus over all liabilities 1,179,162.54		
Surplus as regards policyholders	2,179,162.54	
Total liabilities December 31, 1918		$8,263,171.43

GENERAL BUSINESS.

Premiums collected	$6,391,803.59
Losses incurred	3,410,537.22
Losses paid	2,174,270.47
Losses resisted and remaining unpaid December 31, 1918	103,741.00

KANSAS BUSINESS.

Premiums received	$2,315.79
Losses incurred	2,084.42
Losses paid	2,308.42

STANDARD ACCIDENT INSURANCE COMPANY,

DETROIT, MICH.

LEM W. BOWEN, president; J. S. HEATON, secretary.
Organized, May 29, 1884. Began business in Kansas, 1887.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Amount of net ledger assets December 31, 1917		$7,292,346.20
INCOME.		
Net premium income: Accident, $1,533,316.89; health, $412,891.27; liability, $1,970,304.02; workmen's compensation, $2,570,694.71; auto and teams property damage, $459,213.09; workmen's collective, $4,038.39	$6,950,458.37	
From all other sources	426,229.73	
Total income, 1918		7,376,688.10
Aggregate of last balance and income		$14,669,034.30
DISBURSEMENTS.		
Net amount paid for losses: Accident, $686,187.98; health, $254,379.82; liability, $520,443.33; workmen's compensation, $815,454.72; auto and teams property damage, $185,686.51; workmen's collective, $1,916.38	$2,464,068.74	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	323,401.72	
Commissions or brokerage	1,628,843.72	
Officers' and employees' salaries	272,721.61	
All other disbursements	846,257.23	
Total disbursements, 1918		5,545,293.02
Balance December 31, 1918		$9,123,741.28
LEDGER ASSETS.		
Mortgages, bonds, etc	$7,716,033.00	
Cash in company's office, $20,145.86; in banks, $391,476.00	412,521.86	
All other assets	995,186.42	
Total ledger assets	$9,123,741.28	
Non-ledger assets	293,626.98	
Gross assets	$9,417,368.26	
Deduct assets not admitted	132,555.13	
Total admitted assets December 31, 1918		$9,284,813.13
LIABILITIES.		
Losses and claims, Accident, $343,920.35; health, $120,654.73; auto and teams property damage, $85,000,00; workmen's collective, $2,000.00	$551,475.08	
Special reserve for unpaid liability losses	3,384,838.06	
All other claims	2,888,599.32	
Total liabilities, except capital	$6,824,912.46	
Capital actually paid up in cash $1,000,000.00		
Surplus over all liabilities 1,459,900.67		
Surplus as regards policyholders	2,459,900.67	
Total liabilities December 31, 1918		$9,284,813.13
GENERAL BUSINESS.		
Premiums in force December 31, 1917		$4,096,649.01
Risks written during 1918		8,375,217.12
Premiums in force December 31, 1918		4,849,117.26
Premiums collected		6,950,458.37
Losses incurred		3,770,631.34
Losses paid		2,464,068.74
Losses resisted and remaining unpaid December 31, 1918		3,936,313.14
KANSAS BUSINESS.		
Net premiums written during 1918		$33,221.30
Premiums received		33,221.30
Losses incurred		20,157.22
Losses paid		20,157.22

THE TRAVELERS' INSURANCE COMPANY,

HARTFORD, CONN.

LOUIS F. BUTLER, president; JAMES L. HOWARD, secretary.
Organized, June 17, 1863. Began business in Kansas, January, 1868.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $6,000,000.00.

Amount of net ledger assets December 31, 1917		$29,999,823 57
INCOME.		
Net premium income: Accident, $4,777,022.14; health, $1,525,414.39; liability, $9,077.266.17; workmen's compensation, $20,109,750.78; workmen's collective, $20,892.89	$35,510,346.87	
From all other sources	1,179,772.97	
Total income, 1918		36,690,119.34
Aggregate of last balance and income		$66,689,942.91
DISBURSEMENTS.		
Net amount paid for: Accident, $1,827,360.25; health, $883,593.55; liability, $2,721,087.01; workmen's compensation, $6,500,648.98; workmen's collective, $9,851.14	$11,942,540.98	
Matured endowments and surrender values under ten premium accident policies	15,199.81	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	1,681,899.87	
Commissions or brokerage	5,513,093.28	
Officers' and employees' salaries	1,172,775.04	
All other disbursements	5,405,149.41	
Total disbursements, 1918		25,730,658.34
Balance December 31, 1918		$40,959,284.57
LEDGER ASSETS.		
Mortgages, bonds, etc	$28,385,582.48	
Cash in banks	4,617,660.29	
All other assets	7,956,041.85	
Total ledger assets	$40,959,284.57	
Non-ledger assets	733,501.51	
Gross assets	$41,692,786.08	
Deduct assets not admitted	1,901,589.71	
Admitted assets: Accident, health, liability, workmen's compensation and workmen's collective business	$39,791,196.37	
Admitted assets: Life business	108,777,243.82	
Total admitted assets		$148,568,440.19
LIABILITIES.		
Losses and claims: Accident, $567,171.94; health, $293,025.24; workmen's collective, $1,516.13	$861,713.31	
Special reserve for unpaid liability losses	15,934,006.00	
All other claims	12,156,926.74	
Total liabilities: Accident, health, liability, workmen's compensation and workmen's collective business	$28,952,646.05	
Total liabilities: Life business	104,996,245.81	
Total amount of all liabilities, except capital	$133,948,891.86	
Capital actually paid up in cash $6,000,000.00		
Surplus over all liabilities 8,619,548.33		
Surplus as regards policyholders	14,619,548.33	
Total liabilities December 31, 1918		$148,568,440.19

GENERAL BUSINESS.

Premiums collected	$33,250,498.97
Losses paid	11,942,540.93
Losses resisted and remaining unpaid December 31, 1918	213,605.19

KANSAS BUSINESS.

Premiums received	$238,677.92
Losses paid	90,181.80

THE TRAVELERS' INDEMNITY COMPANY,

HARTFORD, CONN.

LOUIS F. BUTLER, president; JAMES H. COBURN, secretary.
Organized, March 25, 1903. Began business in Kansas, September, 1907.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $1,000,000.00.

Amount of net ledger assets December 31, 1917		$4,370,651.61
INCOME.		
Net premium income: Accident, $123,588.62; health, $111,251.58; liability, $73,552.16; workmen's compensation, $736,800.13; plate glass, $283,822.19; steam boiler, $377,559.60; burglary and theft, $545,806.18; flywheel, $13,082.78; auto and teams and other property damage, $1,854,875.57	$4,120,338.81	
From all other sources	204,695.50	
Total income, 1918		4,325,034.31
Aggregate of last balance and income		$8,695,685.92
DISBURSEMENTS.		
Net amount paid for losses: Accident, $46,834.18; health, $56,193.12; liability, $18,531.18; workmen's compensation, $158,439.07; plate glass, $138,456.61; steam boiler, $38,809.91; burglary and theft, $130,201.58; flywheel, $876.34; auto and teams and other property damage, $795,346.98	$1,383,688.97	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	222,656.81	
Commissions or brokerage	838,719.58	
Officers' and employees' salaries	141,910.86	
All other disbursements	772,278.08	
Total disbursements, 1918		3,359,254.30
Balance December 31, 1918		$5,356,431.62
LEDGER ASSETS.		
Mortgages, bonds, etc	$4,338,555.09	
Cash in company's office, $473.80; in banks, $153,421.18	153,894.98	
All other assets	843,981.55	
Total ledger assets	$5,336,431.62	
Non-ledger assets	52,278.10	
Gross assets	$5,389,309.72	
Deduct assets not admitted	320,757.80	
Total admitted assets December 31, 1918		$5,068,551.92
LIABILITIES.		
Losses and claims: Accident, $14,265.91; health, $21,888.09; plate glass, $25,953.50; steam boiler, $20,936.00; burglary and theft, $58,614.50; auto and teams and other property damage, $241,298.18	$382,956.18	
Special reserve for unpaid liability losses	498,246.00	
All other claims	2,563,518.51	
Total liabilities, except capital	$3,444,720.69	
Capital actually paid up in cash	$1,000,000.00	
Surplus over all liabilities	623,831.23	
Surplus as regards policyholders	1,623,831.23	
Total liabilities December 31, 1918		$5,068,551.92

GENERAL BUSINESS.

Premiums collected	$3,835,249.56
Losses paid	1,383,688.97
Losses resisted and remaining unpaid December 31, 1918	11,280.60

KANSAS BUSINESS.

Premiums received	7,464.89
Losses paid	4,986.45

UNITED STATES CASUALTY COMPANY,

NEW YORK, N. Y.

EDSON S. LOTT, president; D. G. LUCKETT, secretary.
Organized, May 2, 1895. Began business in Kansas July 27, 1897.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000.00.

Amount of net ledger assets December 31, 1917		$4,261,085.30
INCOME.		
Net premium income: Accident, $464,977.20; health, $283,945.97; liability, $1,653,043.66; workmen's compensation, $1,147,723.29; plate glass, $106,692.84; steam boiler, $1,568.00; burglary and theft, $114,872.47; auto and teams property damage, $213,075.93; workmen's collective, $9,684.50	$3,994,031.54	
From all other sources	403,139.51	
Total income, 1918		4,397,171.05
Aggregate of last balance and income		$8,658,256.35
DISBURSEMENTS.		
Net amount paid for losses: Accident, $161,193.47; health, $183,098.79; liability, $546,511.90; workmen's compensation, $473,390.19; plate glass, $55,418.43; burglary and theft, $43,499.34; auto and teams property damage, $90,593.46; workmen's collective, $1,529.26	$1,555,234.82	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	248,858.51	
Commissions or brokerage	861,448.78	
Officers' salaries	52,500.00	
Employees' salaries	211,265.92	
All other disbursements	407,580.31	
Total disbursements, 1918		3,336,888.34
Balance December 31, 1918		$5,321,368.01
LEDGER ASSETS.		
Book value of real estate, unencumbered	$250.00	
Mortgages, bonds, etc	4,610,458.56	
Cash in company's office, $2,597.06; in banks, $67,439.57	70,036.63	
All other assets	640,622.82	
Total ledger assets	$5,321,368.01	
Non-ledger assets	37,773.29	
Gross assets	$5,359,141.30	
Deduct assets not admitted	465,047.58	
Total admitted assets December 31, 1918		$4,894,093.72
LIABILITIES.		
Losses and claims: Accident, $116,991.00; health, $81,620.00; plate glass, $11,630.00; burglary and theft, $16,875.00; auto and teams property damage, $43,715.00; workmen's collective, $625.00	$271,456.00	
Special reserve for unpaid liability losses and workmen's compensation	1,279,326.00	
All other claims	2,168,311.72	
Total liabilities, except capital	$3,719,093.72	
Capital actually paid up in cash $500,000.00		
Surplus over all liabilities 675,000.00		
Surplus as regards policyholders	1,175,000.00	
Total liabilities December 31, 1918		$4,894,093.72

GENERAL BUSINESS.

Premiums collected	$3,997,277.09
Losses incurred	2,271,890.93
Losses paid	1,555,234.82
Losses resisted and remaining unpaid December 31, 1918	1,553,039.39

KANSAS BUSINESS.

Premiums received	$3,113.30
Losses incurred	3,902.47
Losses paid	4,727.47
Losses resisted and remaining unpaid December 31, 1918	740.00

UNITED STATES FIDELITY AND GUARANTY COMPANY.

BALTIMORE, MD.

JOHN R. BLAND, president; R. HOWARD BLAND, secretary.
Organized, March 19, 1896. Began business in Kansas, December, 1896.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $3,000,000.00.

Amount of net ledger assets December 31, 1917		$17,130,617.19

INCOME.

Net premium income: Accident, $295,219.24; health, $142,156.69; liability, $4,010,610.79; workmen's compensation, $5,083,717.42; fidelity, $1,808,116.00; surety, $3,441,034.10; plate glass, $288,843.98; burglary and theft, $605,026.86; altered check indemnities, $1,251.25; auto and teams property damage, $552,883.02; workmen's collective, $49,553.03	$16,278,412.38	
From all other sources	638,025.11	
Total income, 1918		16,916,437.49
Aggregate of last balance and income		$34,047,054.68

DISBURSEMENTS.

Net amount paid for losses: Accident, $125,658.43; health, $85,543.51; liability, $1,577,708.48; workmen's compensation, $2,133,324.89; fidelity, $601,789.80; surety, $1,284,815.36; plate glass, $136,101.91; burglary and theft, $215,463.22; auto and teams property damage, $237,298.55; workmen's collective, $23,114.89	$6,420,819.04	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	518,979.38	
Commissions or brokerage	3,002,596.73	
Officers' and employees' salaries	759,217.51	
All other disbursements	3,279,609.14	
Total disbursements, 1918		13,981,221.80
Balance December 31, 1918		$20,065,832.88

LEDGER ASSETS.

Book value of real estate, unencumbered	$710,567.14	
Mortgages, bonds, etc	13,383,597.85	
Cash in company's office, $4,205.70; in banks, $1,674,997.11	1,679,202.81	
All other assets	4,292,465.08	
Total ledger assets	$20,065,832.88	
Non-ledger assets	167,916.73	
Gross assets	$20,233,749.61	
Deduct assets not admitted	1,679,035.67	
Total admitted assets December 31, 1918		$18,554,713.94

LIABILITIES.

Losses and claims: Accident, $73,184.00; health, $24,785.50; fidelity, $615,057.00; surety, $1,206,850.00; plate glass, $12,567.49; burglary and theft, $76,256.00; auto and teams property damage, $98,133.42; workmen's collective, $9,614.85	$2,116,448.26	
Special reserve for unpaid liability, workmen's compensation losses	4,022,475.47	
All other claims	7,268,528.78	
Total liabilities, except capital	$13,407,452.51	
Capital actually paid up in cash $3,000,000.00		
Surplus over all liabilities 2,147,261.43		
Surplus as regards policyholders	5,147,261.43	
Total liabilities December 31, 1918		$18,554,713.94

GENERAL BUSINESS.

Insurance in force December 31, 1917	$1,135,320,886.82
Premiums collected	16,278,412.38
Losses incurred	12,559,742.77
Losses paid	6,420,819.04
Losses resisted and remaining unpaid December 31, 1918	6,138,923.73

KANSAS BUSINESS.

Insurance in force December 31, 1917	$8,833,366.00
Risks written during 1918	6,757,661.00
Insurance in force December 31, 1918	8,554,661.00
Premiums received	178,085.39
Losses incurred	97,715.86
Losses paid	82,618.01
Losses resisted and remaining unpaid December 31, 1918	15,097.85

THE WESTERN AUTOMOBILE INDEMNITY ASSOCIATION,

FORT SCOTT, KAN.

W. E. BROOKS, president; OSCAR RICE, secretary.
Organized, 1911. Began business in Kansas, March 27, 1911.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Amount of net ledger assets December 31, 1917		$132,070.87
INCOME.		
Net premium income: Auto personal injury and property damage, $274,966.21; auto fire, theft and collision, $12055.18; auto tornado, $43.39	$287,064.78	
From all other sources	5,346.20	
Total income, 1918		292,410.98
Aggregate of last balance and income		$424,481.85
DISBURSEMENTS.		
Net amount paid for losses: Auto personal injury and property damage, $60,486.96; auto tornado, $62.50	$60,549.46	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	28,251.50	
Commissions or brokerage	65,587.03	
Officers' salaries	1,760.00	
Employees' salaries	24,464.00	
All other disbursements	30,584.41	
Total disbursements, 1918		211,196.40
Balance December 31, 1918		$213,285.45
LEDGER ASSETS.		
Bond	$158,930.87	
Cash in company's office and in banks	35,324.76	
All other assets	19,029.82	
Total ledger assets	$213,285.45	
Non-ledger assets	10,231.86	
Gross assets		$223,517.31
LIABILITIES.		
Reinsurance and taxes	$7,147.83	
Special reserve for unpaid liability losses	57,401.39	
Unearned premiums	43,763.04	
Total liabilities, except capital	$108,312.26	
Surplus as regards policyholders	112,205.05	
Total liabilities December 31, 1918		$220,517.31
GENERAL BUSINESS.		
Premiums collected		$287,064.78
Losses paid		88,800.96
KANSAS BUSINESS.		
Premiums received		$45,956.65
Losses paid		12,672.92

WESTERN CASUALTY COMPANY,

CHICAGO, ILL.

A. WATSON ARMOUR, president; GEO. M. WILLETTS, secretary.
Organized, December 14, 1914. Began business in Kansas, June 25, 1915.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $250,000.00.

Amount of net ledger assets December 31, 1917		$1,024,717.86
INCOME.		
Net premium income	$925,729.32	
From all other sources	36,638.25	
Total income, 1918		962,367.57
Aggregate of last balance and income		$1,987,084.93
DISBURSEMENTS.		
Net amount paid for losses	$222,987.05	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	4,235.70	
All other disbursements	40,389.08	
Total disbursements, 1918		267,611.83
Balance December 31, 1918		$1,719,473.10
LEDGER ASSETS.		
Mortgages, bonds, etc	$784,010.00	
Cash in company's office and in banks	317,303.90	
All other assets	668,159.20	
Total ledger assets	$1,719,473.10	
Non-ledger assets	12,403.13	
Gross assets		$1,731,876.23
LIABILITIES.		
Special reserve for unpaid liability losses	$510,084.00	
All other claims	556,799.34	
Total liabilities, except capital	$1,066,883.42	
Capital actually paid up in cash $250,000.00		
Surplus over all liabilities 414,992.81		
Surplus as regards policyholders	664,992.81	
Total liabilities December 31, 1918		$1,731,876.23
GENERAL BUSINESS.		
Insurance in force December 31, 1917		$668,159.20
Risks written during 1918		925,729.32
Insurance in force December 31, 1918		668,159.20
Premiums collected		491,293.75
Losses incurred		949,785.58
Losses paid		222,987.05
KANSAS BUSINESS.		
Insurance in force December 31, 1917		$117,647.51
Risks written during 1918		127,404.93
Losses paid		31,800.45

WESTERN LIVE STOCK INSURANCE COMPANY,

PEORIA, ILL.

CLIFFORD IRELAND, president; BERT BUCKLEY, secretary.
Organized, December 16, 1911. Began business in Kansas, November, 1915.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $225,000.00.

Amount of net ledger assets December 31, 1917		$474,455.96
INCOME.		
Net premium income: Live stock	$151,482.09	
From all other sources	24,331.16	
Total income, 1918		175,818.25
Aggregate of last balance and income		$650,269.21
DISBURSEMENTS.		
Net amount paid for losses: Live stock	$135,216.81	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	1,914.68	
Commissions or brokerage	45,555.88	
Officers' salaries	6,600.00	
Employees' salaries	8,321.04	
All other disbursements	26,039.84	
Total disbursements, 1918		223,648.25
Balance December 31, 1918		$426,620.96
LEDGER ASSETS.		
Mortgages, bonds, etc	$355,898.50	
Cash in company's office, $20.00; in banks, $33,481.74	33,501.74	
All other assets	36,513.22	
Total ledger assets	$425,913.46	
Non-ledger assets	6,074.19	
Gross assets	$431,987.65	
Deduct assets not admitted	7,083.00	
Total admitted assets December 31, 1918		$424,904.65
LIABILITIES.		
Losses and claims: Live stock	$14,768.32	
All other claims	94,452.18	
Total liabilities, except capital	$109,220.50	
Capital actually paid up in cash $225,000.00		
Surplus over all liabilities 90,684.15		
Surplus as regards policyholders	315,684.15	
Total liabilities December 31, 1918		$424,904.65
GENERAL BUSINESS.		
Premiums collected		$151,482.09
Losses incurred		130,181.87
Losses paid		135,216.81
Losses resisted and remaining unpaid December 31, 1918		1,000.00
KANSAS BUSINESS.		
Premiums received		$12,266.74
Losses incurred		9,005.20
Losses paid		9,594.21

THE WESTERN INDEMNITY COMPANY,

DALLAS, TEX.

LEWIS F. CARPENTER, president; E. R. LONG, secretary.
Organized, August 18, 1913. Began business in Kansas, September 6, 1913.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Capital stock paid up in cash, $500,000.00.

Amount of net ledger assets December 31, 1917		$1,444,053.04
INCOME.		
Net premium income: Accident, $50,851.46; health, $36,700.44; liability, $459,139.51; workmen's compensation, $843,840.00; fidelity, $4,214.78; surety, $3,[illegible]; plate glass, $64,143.93; burglary and theft, $5,484.85; title, $116.18; auto and teams property damage, $134,717.92	$1,587,096.51	
From all other sources	130,984.95	
Total income, 1918		1,718,081.46
Aggregate of last balance and income		$3,162,134.50
DISBURSEMENTS.		
Net amount paid for losses: Accident, $17,446.69; health, $41,135.06; liability, $185,331.95; workmen's compensation, $354,411.64; fidelity, $1,493.09; surety, $14,856.66; plate glass, $31,248.61; burglary and theft, $2,960.12; auto and teams property damage, $64,862.26	$713,746.08	
Investigation and adjustment of claims and legal expenses, defense of suits, etc	45,036.93	
Commissions or brokerage	390,934.13	
Officers' salaries	12,500.00	
Employees' salaries	81,384.80	
All other disbursements	223,642.14	
Total disbursements, 1918		1,467,244.08
Balance December 31, 1918		$1,694,890.42
LEDGER ASSETS.		
Book value of real estate, unencumbered	$440,535.58	
Mortgages, bonds, etc	640,297.39	
Cash in company's office, $14,718.39; in banks, $97,635.81	112,354.20	
All other assets	501,703.25	
Total ledger assets	$1,694,890.42	
Non-ledger assets	5,281.10	
Gross assets	$1,700,171.52	
Deduct assets not admitted	115,269.09	
Total admitted assets December 31, 1918		$1,584,902.43
LIABILITIES.		
Losses and claims: Accident, $9,805.53; health, $5,743.91; fidelity, $13,000.00; surety, $34,622.45; plate glass, $3,992.89; burglary and theft, $3,750.00; auto and teams property damage, $27,905.55;	$98,820.33	
Special reserve for unpaid liability losses	372,355.43	
All other claims	610,804.06	
Total liabilities, except capital	$1,081,979.72	
Capital actually paid up in cash $300,000.00		
Surplus over all liabilities 202,922.61		
Surplus as regards policyholders	502,922.61	
Total liabilities December 31, 1918		$1,584,902.43

FRATERNAL BENEFICIARY SOCIETIES.

DECEMBER 31, 1918.

Ancient Order of Gleaners.
Ancient Order of United Workmen.
Benefit Association of Railway Employees.
Catholic Order of Foresters.
Catholic Mutual Benefit Association.
Catholic Workmen.
Court of Honor.
Degree of Honor.
Eminent Household of Columbian Woodmen.
Equitable Fraternal Union.
Fraternal Aid Union.
Fraternal Brotherhood.
Fraternal Mystic Circle.
Grand Carniolian Slovenian Catholic Union.
Homesteaders.
Independent Order of Foresters.
Knights of Columbus.
Knights and Ladies of Father Mathew.
Knights and Ladies of Security.
Knights and Ladies of Protection.
Loyal American Life.
Loyal Mystic Legion of America.
The Maccabees.
Masonic Mutual Life Association.
Modern Brotherhood of America.
Modern Woodmen of America.
Mystic Toilers.
Mystic Workers of the World.
National Americans.
National Croatian Society of the U. S.
National Fraternal Society of the Deaf.
National Protective Legion.
National Slovak of the United States.
Occidental Mutual Benefit.
Order of Railway Employees.
Order of United Commercial Travelers.
Royal Arcanum.
Royal Highlanders.
Royal League.
Sons and Daughters of Justice.
South Slavonic Catholic Union of the U. S.
Supreme Camp of the American Woodmen.
Supreme Tribe of Ben Hur.
Travelers Protective Association.
Western Catholic Union.
Women's Benefit Association of the Maccabees.
Women's Catholic Order of Foresters.
Woodmen Circle.

KANSAS BURIAL ASSOCIATIONS.

American Industrial.
National Industrial.

ANCIENT ORDER OF GLEANERS,

DETROIT, MICH.

GRANT H. SLOCUM, supreme secretary.
Organized, 1894. Began business in Kansas, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:			
Mortuary fund		$30,423.53	
Reserve fund		862,086.74	
Patriotic benefit fund		34,255.00	
Mortuary fund		1,581.15	
Reserve fund		50,984.29	
General fund		36,269.96	
Total			$1,015,600.67
INCOME.			
Membership fees actually received		$2,300.39	
Assessments or premiums, of which all or an extra percentage is used for expense		26,068.90	
Mortuary fund		487,641.17	
Patriotic benefits fund		34,755.00	
Mortuary fund		31,534.57	
All other assessments or premiums		25,267.90	
Dues and per capita tax		71,088.91	
Medical examiners' fees actually received		1,601.50	
Policy fees		2,907.50	
Total received from members		$683,165.84	
Interest on mortgage loans, $40,616.26; interest on bonds, $1,412.30; gross interest from daily balance, $4,390.52; sale of lodge supplies, $1,997.13; from all other sources, $47,209.59		$95,625.80	
Total income			778,791.64
Grand total			$1,794,892.31
DISBURSEMENTS.			
Death claims		$450,548.82	
Assessments retured, $789.03; benefits paid to members, $15,283.00		16,072.03	
Total paid to members, 1918		$466,620.85	
Commissions and fees paid to deputies and organizers	$6,420.69		
Salaries of deputies, managers or agents not deputies or organizers	41,095.54		
Salaries of officers, $12,500.00; office employees, $35,419.99	47,919.99		
Total		95,436.22	
Insurance departments		294.64	
Traveling expenses of officers, trustees and committees		198.37	
Expenses of 1918, grand or supreme lodge convention		3,556.90	
All other disbursements		46,070.96	
Total disbursements			612,177.94
Balance December 31, 1918			$1,182,214.37
ASSETS.			
Real estate, unencumbered		$100,000.00	
Bonds		100,100.00	
Loans on real estate (first liens), bonds, collateral		776,520.62	
Cash in office and in banks		204,551.25	
All other assets, war savings stamps		1,042.50	
Total		$1,182,214.37	
Non-ledger assets		64,093.32	
Gross assets		$1,274,524.21	
Deduct assets not admitted		18,656.52	
Total admitted assets December 31, 1918			$1,255,867.69

LIABILITIES.

Losses due and unpaid December 31, 1918	$166,274.34	
All other liabilities	2,361.54	
Total liabilities		$168,635.88
Balance to protect contracts December 31, 1918		$1,087,231.81

EXHIBIT OF CERTIFICATES.

	No.	*Amount.*
Benefit certificates in force December 31, 1917	65,937	$56,468,876.00
Benefit certificates written during 1918	3,012	2,409,500.00
Benefit certificates in force December 31, 1918	63,947	54,925 005.00

KANSAS BUSINESS.

Benefit certificates in force December 31, 1917	43	$40,250.00
Benefit certificates written during 1918	26	14,500.00
Benefit certificates in force December 31, 1918	48	35,500.00
Assessments collected		112,418.01

ANCIENT ORDER OF UNITED WORKMEN
(KANSAS ONLY),
EMPORIA, KANSAS.

J. W. GRAYBILL, grand master workman; E. M. FORDE, grand recorder.

Organized, February 5, 1879; chartered, March 1, 1879; began business in Kansas, February 5, 1879.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1818.

Balance from previous year:			
Mortuary fund		$12,534.66	
Investment emergency fund		924,683.81	
Total			$937,218.47
INCOME.			
Mortuary fund		$975,481.20	
Expense fund		81,546.25	
Beneficiary certificate fees		599.00	
Total received from members		$1,057,626.45	
Interest on mortgage loans, $16,447.46; interest on bonds and dividends on stocks, $29,359.92; sale of lodge supplies, $809.42; from all other sources, $7,298.49		$53,915.29	
Total income			1,111,541.74
Grand total			$1,048,760.21
DISBURSEMENTS.			
Death claims		$1,243,300.00	
Salaries of managers or agents not deputies or organizers	$13,798.15		
Salaries of officers and employees	12,596.38		
Total		31,082.53	
Insurance departments		20.00	
Supreme medical examiners, $1,445.25; subordinate medical examiners, $1,571.00		3,016.25	
Traveling expenses of officers, trustees and committees		2,490.36	
All other disbursements		40,414.11	
Total disbursements			1,320,323.25
Balance December 31, 1918			$728,436.96
ASSETS.			
Bonds		$424,823.42	
Loans on real estate (first liens), bonds, collateral		283,900.00	
Cash in office and in banks		19,713.54	
Total		$728,436.96	
Non-ledger assets		101,576.50	
Gross assets		$830,013.46	
Deduct assets not admitted		7,007.29	
Total admitted assets December 31, 1918			$823,006.17
LIABILITIES.			
Losses due and unpaid December 31, 1918		$61,325.00	
Losses not adjusted, all classes		150,500.00	
All other liabilities		3,800.00	
Total liabilities			215,625.00
Balance to protect contracts December 31, 1918			$607,381.17

EXHIBIT OF CERTIFICATES.

	No.	*Amount.*
Benefit certificates in force December 31, 1917	44,831	$65,256 000.00
Benefit certificates written during 1918	3,278	3,819,000.00
Benefit certificates in force December 31, 1918	45,288	65,670,500.00

KANSAS BUSINESS.

Benefit certificates in force December 31, 1917	44,831	$65,260,000.00
Benefit certificates written during 1918	3,278	3,819,000.00
Benefit certificates in force December 31, 1918	45,288	65,670,500.00
Losses incurred	779	1,288,500.00
Assessments collected, mortuary	12	1,057,027.45
Claims paid, mortuary	750	1,243,300.00
Losses unpaid December 31, 1918	42	61,325.00

BENEFIT ASSOCIATION OF RAILWAY EMPLOYEES,

CHICAGO, ILL.

R. A. LEITZ, national president; G. M. CULM, national secretary.
Organized, January 18, 1913.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Disability fund	$76,149.29	
Expense fund	8,730.25	
Total		$84,878.54
INCOME.		
Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expense	$1,855.00	
Mortuary fund	2,881.00	
Disability	261,750.97	
Expense fund	180,320.18	
Dues and per capita tax	35,328.02	
For reinsurance	7,473.16	
Total received from members	$489,608.33	
Interest on bonds and dividends on stocks, $1,552.10; sale of lodge supplies, $536.85; from all other sources, $1,148.75	3,237.70	
Total	$492,846.03	
Deduct payments returned to applicants: Sick and accident, $2,484.38; expense, $1,813.46	4,297.84	
Total income		488,548.19
Grand total		$573,426.73
DISBURSEMENTS.		
Death claims, $1,500.00; sick and accident, $235.150.43	$236,650.43	
Commissions and fees paid to deputies and organizers $57,629.00		
Salaries of officers, $7,259.75; office employees, $29,127.65 36,387.40		
Total	94,016.40	
Supreme medical examiners	1,846.50	
Traveling expenses of officers, trustees and committees	3,839.69	
All other disbursements	118,940.85	
Total disbursements		455,293.87
Balance December 31, 1918		$118,132.86
ASSETS.		
Bonds	$71,000.00	
Cash in office, $100.00; in banks, $46,200.86	46,300.86	
All other assets	45,832.00	
Total	$118,132.86	
Non-ledger assets	44,308.28	
Deduct assets not admitted	$5,310.07	
Total admitted assets December 31, 1918		$157,131.07
LIABILITIES.		
Loans not adjusted, all classes	$38,759.98	
All other liabilities	3,985.45	
Total liabilities		42,745.43
Balance to protect contracts December 31, 1918		$114,385.64

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	336.76	$504,000.00
Benefit certificates written during 1918	210.17	536,500.00
Benefit certificates in force December 31, 1918	363.15	901,000.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917: Disability	649	.....
Benefit certificates written during 1918: Disability	54	.....
Benefit certificates in force December 31, 1918: Disability	310	.....
Losses incurred: Sick or accident		$3,995.77
Assessments collected		3,853.30
Claims paid: Sick or accident		4,086.82
Losses unpaid December 31, 1918, incurred in 1918 and previous years		311.67

CATHOLIC ORDER OF FORESTERS,

CHICAGO, ILL.

THOS. H. CANNON, high chief ranger; THOS. F. MCDONALD, high secretary.
Organized, May 24, 1883. Began business in Kansas, November 19, 1893.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$7,130,081.07	
Expense fund	28,856.89	
Total		$7,158,937.96
INCOME.		
All other assessments or premiums:		
Mortuary fund	$2,238,555.78	
Expense fund	151,412.34	
Loyalty assessment	150,912.64	
Certificate fees	5,201.00	
Total received from members	$2,546,081.76	
Income from other sources:		
Interest on bonds and dividends on stocks, $359,470.45; sale of lodge supplies, $3,922.57; from all other sources, $339,425.13	702,818.15	
Total income		3,248,899.91
Grand total		$10,407,837.87
DISBURSEMENTS.		
Death claims	$2,057,045.38	
Commissions and fees paid to deputies and organizers	$5,066.19	
Salaries of managers or agents not deputies or organizers	25,719.00	
Salaries of officers, $16,000.00; office employees, $25,144.12	41,144.12	
Total	71,929.31	
Insurance departments	525.00	
Supreme medical examiners	1,900.00	
Traveling expenses of officers, trustees and committees	5,584.38	
Expenses of 1918, grand or supreme lodge convention	31,008.94	
All other disbursements	63,608.54	
Total disbursements		2,231,601.55
Balance December 31, 1918		$8,176,236.32
ASSETS.		
Bonds	$8,148,617.14	
Cash in office	22,619.18	
All other assets	5,000.00	
Total	$8,176,236 32	
Non-ledger assets	154,476.62	
Gross assets	$8,330 712.94	
Deduct assets not admitted	224,642.13	
Total admitted assets December 31, 1918		$8,106,070.81
LIABILITIES.		
Losses due and unpaid December 31, 1918	$6,156.66	
Loss s not adjusted, all classes	727,250.00	
Resisted claims, all classes	9,185.00	
All other liabilities	328,979.19	
Total liabilities		1,071,570.85
Balance to protect contracts December 31, 1918		$7,034,499.96

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	150,000	$150,942,500.00
Benefit certificates written during 1918	5,920	5,367,500.00
Benefit certificates in force December 31, 1918	150,450	150,396,750.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	135	$132,500.00
Benefit certificates in force December 31, 1918	128	125,500.00
Losses incurred	2	2,000.00
Assessments collected		2,422.80

SUPREME COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION,

HORNELL, N. Y.

JOHN J. HYNES, supreme president; MARTIN A. CAMERON, supreme recorder.
Organized, July 12, 1876. Began business in Kansas, May 17, 1904.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:			
Mortuary fund		$1,734.44	
Reserve fund		259,515.19	
Expense fund		5,840.71	
Total			$267,090.34
INCOME.			
All other assessments or premiums:			
Mortuary fund		$1,286,934.59	
Reserve fund		253,894.96	
Expense fund		23,638.55	
Total		$1,564,468.60	
Interest on mortgage loans, $5,048.74; interest on bonds and dividends on stocks, $1,857.42; sale of lodge supplies, $7,298.15; from all other sources, $2,540.00		61,183.46	
Total income			1,625,652.06
Grand total			$1,892,742.40
DISBURSEMENTS.			
Death claims, $1,517,375.41; total, $1,517,375.41		$1,517,375.41	
Disability claims		74,932.00	
Total paid to members, 1918		$1,592,307.41	
Organizing expenses	$562.16		
Salaries of managers or agents not deputies or organizers	720.00		
Salaries of officers, $7,900.00; office employees, $8,022.41	15,922.41		
Total		17,204.57	
Insurance departments		285.75	
Traveling expenses of officers, trustees and committees		2,796.49	
Expenses of 1918, grand or supreme lodge convention		5,971.32	
All other disbursements		24,871.80	
Total disbursements			1,643,437.34
Balance December 31, 1918			$249,305.06
ASSETS.			
Real estate, unencumbered		$7,007.87	
Bonds		64,672.25	
Loans on real estate (first liens), bonds, collateral		68,063.96	
Cash in office and in banks		109,560.98	
Total		$249,305.06	
Non-ledger assets		2,118,681.75	
Gross assets		$2,367,986.81	
Total admitted assets December 31, 1918			$2,367,986.81
LIABILITIES.			
Losses adjusted, all classes, but not due December 31, 1918		$568,019.05	
Losses not adjusted, all classes		104,900.00	
All other liabilities		5,358.63	
Total liabilities			678,277.68
Balance to protect contracts December 31, 1918			$1,689,709.13

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	55,489	$71,419,750.00
Benefit certificates in force December 31, 1918	42,989	52,709,700.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	1,244	$1,415,700.00
Benefit certificates in force December 31, 1918	1,040	1,133,500.00

KATOLICKY DELNIK (CATHOLIC WORKMAN), NEW PRAGUE, MINN.

JOHN M. JIROUSEK, supreme president; THOS. G. HOVORKA, supreme secretary.
Organized, December 22, 1891. Began business in Kansas, 1897.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary funds	$9,528.18	
Reserve funds	323,897.26	
Expense funds	182.83	
Total		$333,608.27
INCOME.		
All other assessments or premiums:		
Mortuary fund	$65,613.72	
Expense funds	4,563.70	
War tax, per capita	11,288.25	
Mortuary benefit check returned	750.00	
Total received from members	$82,215.67	
Interest on mortgage loans, $14,422.18; interest on collateral loans $2,013.31; interest on bonds and dividends on stocks, $1,065.69; sale of lodge supplies, $31.95; from all other sources, $36.50	17,569.63	
Total income		99,785.30
Grand total		$433,388.57
DISBURSEMENTS.		
Death claims	$53,221.23	
Salaries of officers	1,810.00	
Insurance department	132.00	
Traveling expenses of officers, trustees and committees	332.95	
All other disbursements	1,265.19	
Total disbursements		56,761.37
Balance December 31, 1918		$376,627.20
ASSETS.		
Bonds	$50,836.00	
Loans on real estate (first liens), bonds, collateral	276,621.84	
Cash in banks	49,169.36	
Total	$376,627.20	
Non-ledger assets	12,999.26	
Gross assets	$389,626.46	
Deduct assets not admitted	4,667.79	
Total admitted assets December 31, 1918		$384,958.67
LIABILITIES.		
Losses due and unpaid December 31, 1918	$6,330.75	
Losses adjusted, all classes, but not due December 31, 1918	3,000.00	
Losses not adjusted, all classes	8,000.00	
All other liabilities	460.00	
Total liabilities		17,790.75
Balance to protect contracts December 31, 1918		$367,167.92

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	3,943	$4,417,000.00
Benefit certificates written during 1918	58	51,000.00
Benefit certificates in force December 31, 1918	3,720	4,199,000.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	126	$128,000.00
Benefit certificates written during 1918, mortuary	1	1,000.00
Benefit certificates in force December 31, 1918, mortuary	121	121,500.00
Losses incurred, mortuary	2	2,000.00
Assessments collected: Mortuary, $1,866.12; war tax, $373.50; expense, $150.20		2,389.82
Claims paid, mortuary		2,000.00

COURT OF HONOR,

SPRINGFIELD, ILL.

A. L. HERFORD, supreme chancellor; W. E. ROBINSON, supreme recorder.
Organized, July 16, 1895. Began business in Kansas, 1897.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$2,786,023.14	
Relief fund	6,723.52	
Expense fund	40,283.78	
Total		$2,833,030.44
INCOME.		
Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expense,	$65,421.52	
All other assessments or premiums:		
Mortuary fund	$949,369.04	
Relief fund	10,974.60	
Expense fund	67,914.41	
Dues and per capita tax	132,075.50	
Certificate and transfer fees	1,345.50	
Total received from members	$1,227,100.57	
Interest on mortgage loans, $83,355.92; interest on bonds and dividends on stocks, $57,146.35; gross rents from association's property, including $1,626.52; for association's occupancy of own building, $1,626.52; sale of lodge supplies, $742.58; from all other sources, $5,528.18	148,399.55	
Total	$1,375,500.12	
Deduct payments returned to applicants, viz.: Mortuary, $1,166.41; sick and accident, $71.40; expense, $154.73	1,332.44	
Total income		1,374,167.68
Grand total		$4,207,198.12
DISBURSEMENTS.		
Death claims, $1,098,725.03; sick and accident, $9,246.04	$1,107,971.07	
Disability claims, permanent	1,375.00	
Total paid to members, 1918	$1,109,346.07	
Commissions and fees paid to deputies and organizers	105,647.79	
Salaries of officers, $18,550.00; office employees, $32,045.55	50,595.55	
Insurance departments	1,109.01	
Supreme medical examiners, $3,915.00; subordinate medical examiners, $19.00	3,934.00	
Traveling expenses of officers, trustees and committees	1,766.36	
Expenses of 1918, grand or supreme lodge convention	18,465.38	
All other disbursements	214,568.60	
Total disbursements		1,399,784.97
Balance December 31, 1918		$2,807,413.15
ASSETS.		
Real estate, unencumbered	$40,662.99	
Bonds	1,541,912.70	
Loans on real estate (first liens), bonds, collateral	1,186,150.00	
Cash in offices and in banks	35,283.34	
All other assets	3,404.12	
Total	$2,807,413.15	
Non-ledger assets	164,000.38	
Total admitted assets December 31, 1918		$2,971,413.53

LIABILITIES.

Losses due and unpaid December 31, 1918	$281,316.67	
Resisted claims, all classes	6,500.00	
All other liabilities	6,771.03	
Total liabilities		$294,587.70
Balance to protect contracts December 31, 1918		$2,676,825.83

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	73,898	$86,787,500.00
Benefit certificates written during 1918	6,341	6,256,000.00
Benefit certificates in force December 31, 1918	73,935	86,671,625.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	2,828	$3,257,750.00
Benefit certificates written during 1918	555	605,500.00
Benefit certificates in force December 31, 1918	2,980	3,434,750.00
Losses incurred, mortuary, $42,000.00; sick or accident, $629.47	60	42,629.47
Assessments collected, mortuary, $42,065.80; sick or accident, $874.50; expense, $5,059.90		48,000.20
Claims paid, mortuary, $34,259.57; sick or accident, $629.47,	56	34,889.04
Losses unpaid December 31, 1918, incurred in 1918 and previous years	4	4,000.00

GRAND LODGE OF THE DEGREE OF HONOR OF THE STATE OF KANSAS,

WINFIELD, KAN.

MATTIE M. LUDEMANN, grand chief of honor; GEORGIA NOTESTINE, grand recorder.
Organized, First Lodge, January, 1883. Grand Lodge organized May 20, 1890.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$287.35	
Reserve fund	237,318.04	
Juvenile fund	88.64	
Expense funds	1,353.38	
Total		$239,047.41
INCOME.		
Assessments or premiums:		
Mortuary fund	$101,194.75	
Reserve fund	20,551.10	
Juvenile fund	133.26	
Dues and per capita tax: Expense fund	9,305.72	
Rewriting certificates	90.50	
Total received from members	$131,275.33	
Interest on mortgage loans, $13,103.63; interest on bonds and dividends on stocks, $500.00; sale of lodge supplies, $141.25; from all other sources, $337.84	14,082.72	
Total income		145,358.05
Grand total		$384,405.46
DISBURSEMENTS.		
Death claims	$100,416.66	
Disability claims, permanent	125.00	
Total paid to members, 1918	$100,541.66	
Commissions and fees paid to deputies and organizers $269.50		
Salaries of officers, $2,300.00; office employees, $900.00; total 3,200.00		
Total	3,469.50	
Insurance departments	20.00	
Supreme medical examiners, $144.50; subordinate medical examiners, $194.50	339.00	
Traveling expenses of officers, trustees and committees	1,135.64	
All other disbursements	3,411.27	
Total disbursements		108,917.07
Balance December 31, 1918		$275,488.39
ASSETS.		
Real estate, unencumbered	$238,800.00	
Bonds	22,000.00	
Cash in office and in banks, $14,688.39	14,688.39	
Total	$275,488.39	
Non-ledger assets	12,234.88	
Gross assets	$287,723.27	
Deduct assets not admitted	12,234.88	
Total admitted assets December 31, 1918		$275,488.39
LIABILITIES.		
Losses not adjusted, all classes		11,633.34
Balance to protect contracts December 31, 1918		$263,855.05

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benet certificates in force December 31, 1917	7,381	$8,280,500.00
Benefit certificates written during 1918	200	225,500.00
Benefit certificates in force December 31, 1918	7,244	8,149,500.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	7,381	$8,280,500.00
Benefit certificates written during 1918	200	225,500.00
Benefit certificates in force December 31, 1918	7,244	8,149,500.00
Losses incurred, mortuary	.....	109,000.00
Assessments collected, mortuary, $101,194.75; reserve, $20,551.10	.....	121,745.85
Claims paid, mortuary, $100,416.66; disability, $125.00	.....	100,541.66
Losses unpaid December 31, 1918, incurred in 1918 and previous years	.....	11,633.34

THE EMINENT HOUSEHOLD COLUMBIAN WOODMEN,

ATLANTA, GA.

LLOYD T. BINFORD, eminent consul; E. E. TEMPLE, eminent secretary.
Organized, August, 1903.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary funds	$1,028,720.91	
Reserve funds	22,267.39	
Overcharges and advances	3,000.12	
Expense fund	120,601.62	
Total		$1,173,590.04
INCOME.		
Assessments or premiums	$465,904.91	
Premium liens	152,830.37	
Per capita tax	3,514.55	
Medical examiners' fees actually received	2,775.00	
Overcharges and advances	15,907.98	
Total received from members	$640,932.81	
Interest on mortgage loans, $33,183.86; interest on collateral loans, $61.25; interest on bonds and dividends on stocks, $13,232.81; from all other sources, $25,349.32	71,827.24	
Total	$712,760.05	
Deduct payments returned to applicants	19,119.46	
Total income		693,640.59
Grand total		$1,867,230.63
DISBURSEMENTS.		
Death claims, $284,543.80; accident, $3,093.38	$287,637.18	
Disability claims, permanent, $21,793.90; old age, $7,734.58; other benefits, $15,113.66	44,642.14	
Total paid to members, 1918	$332,279.32	
Commissions and fees paid to deputies and organizers $28,530.85		
Salaries of managers or agents not deputies or organizers 3,758.11		
Salaries of officers, $11,400.00; office employees, $20,251.67; total 31,651.67		
Total	53,940.63	
Insurance departments	477.53	
Supreme medical examiners	2,400.00	
Traveling expenses of officers, trustees and committees	2,504.29	
Expenses of 1918, grand or supreme lodge convention	4,009.09	
All other disbursements	56,172.38	
Total disbursements		461,783.24
Balance December 31, 1918		$1,405,447.39
ASSETS.		
Bonds	$407,121.99	
Loans on real estate (first liens), bonds, collateral	475,539.60	
Cash in office, $64.50; in banks, $52,641.54	52,706.04	
All other assets	470,079.96	
Total	$1,405,447.39	
Non-ledger assets	22,707.46	
Gross assets	$1,428,154.85	
Deduct assets not admitted	35,054.56	
Total admitted assets December 31, 1918		$1,393,100.29

LIABILITIES.

Losses adjusted, all classes, but not due December 31, 1918	$28,293.65	
Losses not adjusted, all classes	101,958.97	
Resisted claims, all classes	13,597.30	
All other liabilities	36,860.10	
Total liabilities		$180,710.02
Balance to protect contracts December 31, 1918		$1,212,390.27

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	17,128	$24,225,223.00
Benefit certificates written during 1918	2,383	2,649,500.00
Benefit certificates in force December 31, 1918	17,330	24,161,315.00

KANSAS BUSINESS.
(None.)

SUPREME ASSEMBLY OF THE EQUITABLE FRATERNAL UNION,

NEENAH, WIS.

E. A. WILLIAMS, supreme president; ORRIN THOMPSON, supreme secretary.
Organized, August, 1897. Began business in Kansas in October, 1908.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary funds	$2,455,110.64	
Accident fund	756.80	
Adequate rate fund	140,423.19	
Expense fund	70,001.05	
Total		$2,666,291.38
INCOME.		
Assessments or premiums during first 12 months of membership:		
Mortuary fund	$1,026.79	
Accident fund	4,652.30	
Expense fund	16,385.41	
All other assessments or premiums:		
Mortuary fund	313,557.73	
Accident fund	1,496.75	
Adequate rate fund	44,407.75	
Liberty war fund	21,353.23	
Expense fund	39,375.55	
Dues and per capita tax	33,817.89	
Fines and fees	161.40	
Total received from members	$476,234.80	
Interest on mortgage loans, $75,416.95; interest on bonds and stocks, $61,132.46; gross rents from association's property, including $3,000.00 for association's occupancy of own building, $4,618.00; sale of lodge supplies, $627.28; from all other sources, $6,423.06	148,217.75	
Total	$624,452.55	
Deduct payments returned to applicants, viz.: Mortuary, $70.95; accident, $0.90; expense, $48.91	120.76	
Total income		624,331.79
Grand total		$3,290,231.17
DISBURSEMENTS.		
Death claims, $319,568.85; accident, $285.00	$319,853.85	
Disability claims: Old age	42,294.26	
Total paid to members, 1918	$362,148.11	
Commissions and fees paid to deputies and organizers $12,122.40		
Salaries of committees 1,819.01		
Salaries of deputies 17,779.78		
Commissions and fees paid to deputies and organizers $12,122.40		
Salaries of committees 1,819.01		
Salaries of deputies 17,779.78		
Salaries of officers, $17,433.17; office employees, $7,184.60 24,617.77		
Total	56,338.96	
Insurance departments	496.87	
Supreme medical examiners, $395.75; subordinate medical examiners, $6.25	402.00	
Traveling expenses of officers and trustees	1,664.22	
Expenses of 1918, grand or supreme lodge convention	5,810.53	
All other disbursements	24,942.35	
Total disbursements		451,803.04
Balance December 31, 1918		$2,838,820.13

ASSETS.

Real estate, unencumbered	$70,000.00	
Bonds	1,208,401.22	
Loans on real estate (first liens)	1,462,239.00	
Cash in office, $120.01; in banks, $98,059	98,179.91	
Total	$2,838,820.13	
Non-ledger assets	106,274.94	
Total admitted assets December 31, 1918		$2,945,095.07

LIABILITIES.

Losses not adjusted, all classes	$83,550.00	
Resisted claims, all classes	1,000.00	
Total liabilities		84,550.00
Balance to protect contracts December 31, 1918		$2,860,545.07

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	28,118	$36,439,522.08
Benefit certificates written during 1918	860	963,000.00
Benefit certificates in force December 31, 1918	27,768	36,026,766.49

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	425	$517,000.00
Benefit certificates written during 1918	55	64,500.00
Benefit certificates in force December 31, 1918	457	568,000.00
Losses incurred, mortuary	6	7,000.00
Assessments collected, mortuary, $5,252.89; accident, $122.75; expense, $1,941.25	.....	7,316.84
Claims paid	3	3,178.08
Losses unpaid December 31, 1918, incurred in 1918 and previous years	3	3,000.00

THE FRATERNAL AID UNION,

LAWRENCE, KAN.

V. A. YOUNG, supreme president; L. D. ROBERTS, supreme secretary.
Organized, February 14, 1894. Began business in Kansas, October, 1890.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$8,490.69	
Reserve fund	34,195.52	
Disability fund	1,056,680.15	
——— fund	184,435.99	
——— fund	178,240.09	
Expense funds	2,293.32	
Total		$1,464,335.76
INCOME.		
Membership fees actually received	$699.30	
Assessments or premiums, of which all or an extra percentage is used for expense	200,891.43	
All other assessments or premiums:		
Mortuary fund	2,379,995.81	
Reserve fund	17,607.04	
——— fund	204,386.54	
Expense fund	265,242.37	
Dues and per capita tax	167,358.48	
Other payments by members	2,451.05	
Total received from members	$3,238,631.92	
Interest on mortgage loans, $28,056.49; interest from other sources, $7,898.61; interest on bonds and dividends on stocks, $7,155.55; gross rents from association's property, including $1,800.00 for association's occupancy of own building, $12,942.79; sale of lodge supplies, $3,371.95; from all other sources, $189,150.77	248,576.16	
Total	$3,487,208.08	
Deduct payments returned to applicants, viz.: Mortuary, $2,323.27; reserve, $15.25; sick and accident, $1,080.04; expense, $783.26	4,201.92	
Total income		3,483,006.16
Grand total		$4,947,341.92
DISBURSEMENTS.		
Death claims, $2,867,365.09; sick and accident, $5,104.26	$2,872,469.35	
Disability claims, permanent, $9,743.18; old age, $106,699.85; other benefits, $2,315.64	118,758.67	
Total paid to members, 1918	$2,991,228.02	
Commissions and fees paid to deputies and organizers $139,063.57		
Salaries of deputies, managers or agents not deputies or organizers 118,738.37		
Salaries of officers, $27,300.00; office employees, $85,364.85 112,664.85		
Total	370,466.79	
Insurance departments	869.75	
Supreme medical examiners, $5,850.00; subordinate medical examiners, $8,145.50	13,995.50	
Traveling expenses of officers, trustees and committees	10,546.62	
All other disbursements	248,791.42	
Total disbursements		3,635,898.10
Balance December 31, 1918		$1,311,443.82

ASSETS.

Real estate, unencumbered	$234,370.39	
Bonds	173,092.75	
Loans on real estate (first liens), bonds, collateral	483,322.35	
Cash in office, $307.40; in banks, $229,021.45	229,328.85	
All other assets	191,329.48	
Total	$1,311,443.82	
Non-ledger assets	400,832.18	
Total admitted assets December 31, 1918		$1,712,276.00

LIABILITIES.

Losses not adjusted, all classes	$389,486.38	
Resisted claims, all classes	47,700.69	
All other liabilities	598,870.42	
Total liabilities		1,036,057.49
Balance to protect contracts December 31, 1918		$676,218.51

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	111,875	$121,555,713.02
Benefit certificates written during 1918	16,589	18,323,010.00
Benefit certificates in force December 31, 1918	104,255	123,683,967.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	21,965	$27,308,831.39
Benefit certificates written during 1918	2,839	3,324,480.00
Benefit certificates in force December 31, 1918	20,092	25,656,870.00
Losses incurred, mortuary, $518,352.78; disability, $645.98; sick or accident, $1,045.60; old age, $101,763.74	899	621,808.10
Claims paid, mortuary, $516,053.06; disability, $645.98; sick or accident, $1,045.60; old age, $75,554.29	846	593,298.93
Claims resisted, mortuary, $727.20; sick or accident, $100.00; old age, $8,476.06	56	9,303.26
Losses unpaid December 31, 1918, incurred in 1918 and previous years	68	77,037.17

THE SUPREME LODGE OF THE FRATERNAL BROTHERHOOD,

LOS ANGELES, CALIF.

CARLOS S. HARDY, supreme president; H. V. DAVIS, supreme secretary.
Organized, February 3, 1896. Began business in Kansas, October, 1902.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary funds	$1,561,331.48	
Sickness and accident fund	976.62	
Expense fund	28,160.79	
Total		$1,590,468.89
INCOME.		
Membership fees actually received	$156.50	
All other assessments or premiums:		
Mortuary fund	333,053.41	
Level life, American experience	178.35	
Juvenile membership fund	1,304.56	
Expense fund	65,803.78	
Dues and per capita tax	38,170.05	
Medical examiners' fees actually received	75.00	
Other payments by members:		
Mortuary fund	2,177.05	
Sickness and accident fund	20,342.95	
Reissue fees	312.00	
Total received from members	$481,573.65	
Interest on mortgage loans, $40,022.76; interest on bonds and dividends on stocks, $22,036.04; gross rents from association's property, including $4,000.00 for association's occupancy of own building, $7,746.75; sale of lodge supplies, $6,742.77; from all other sources, $90.130.38	166,678.70	
Total	$648,252.85	
Deduct payments returned to applicants, viz.: Mortuary, $483.53; expense, $135.32	618.85	
Total income		647,633.50
Grand total		$2,238,102.39
DISBURSEMENTS.		
Death claims, $302,819.30; sick and accident, $19,519.87	$322,339.17	
Disability claims, permanent, $65,383.76; old age, $47,368.14; other benefits, $74.28	112,826.18	
Total paid to members, 1918	$435,165.35	
Commissions and fees paid to deputies and organizers	$7,516.11	
Salaries of officers, $9,067.50; office employees, $16,175.63	25,243.13	
Total	29,759.24	
Insurance departments	332.00	
Supreme medical examiners	2,400.00	
Traveling expenses of officers, trustees and committees	832.98	
Total disbursements		554,003.07
Balance December 31, 1918		$1,684,099.32

ASSETS.

Real estate, unencumbered	$119,276.50	
Bonds	431,717.33	
Loans on real estate (first liens), bonds, collateral	413,089.00	
Cash in office, $100.00; in banks, $20,408.51	20,508.51	
All other assets	733,717.08	
Total	$1,718,308.42	
Non-ledger assets	104,511.89	
Gross assets	$1,822,820.31	
Deduct assets not admitted	11,970.64	
Total admitted assets December 31, 1918		$1,810,849.67

LIABILITIES.

Losses due and unpaid December 31, 1918	$443,866.67	
Resisted claims, all classes	213.35	
All other liabilities	45,393.22	
Total liabilities		489,473.24
Balance to protect contracts December 31, 1918		$1,321,376.43

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	22,400	$24,220,568.00
Benefit certificates written during 1918	2,761	1,787,620.00
Benefit certificates in force December 31, 1918	22,612	23,729,312.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	239	$258,359.00
Benefit certificates in force December 31, 1918	239	258,359.00
Losses incurred: Mortuary, $1,000.00; disability, $200.00; sick or accident		1,568.71
Claims paid, mortuary, $3,000.00; old age, $200.00; sick or accident, $148.71		3,348.71
Losses unpaid December 31, 1918, incurred in 1918 and previous years		120.00

THE SUPREME RULING OF THE FRATERNAL MYSTIC BROTHERHOOD,

PHILADELPHIA, PA.

W. C. PAUL, supreme mystic ruler; J. D. MYERS, supreme recorder.
Organized, January 1, 1885. Began business in Kansas, 1906.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$403,880.35	
Disability fund	5,012.90	
Expense fund	8,666.24	
Total		$417,559.49
INCOME.		
Assessments or premiums during first nine months of membership, of which all or an extra percentage is used for expense	$93.13	
All other assessments or premiums:		
Mortuary fund	324,761.38	
Disability funds	24,047.16	
Expense fund	66,684.58	
Medical examiners' fees actually received	41.00	
Changing certificates	136.00	
Total received from members	$415,763.25	
Interest on mortgage loans, $19,439.30; interest on bonds and dividends on stocks, $954.80; gross rents from association's property, including $2,400.00 for association's occupancy of own building, $5,989.58; sale of lodge supplies, $212.58; from all other sources, $2,528.85	29,125.11	
Total	$444,888.36	
Deduct payments returned to applicants: Mortuary	2,467.89	
Total income		442,420.47
Grand total		$859,979.96
DISBURSEMENTS.		
Death claims, $283,928.65; sick and accident, $24,089.41	$308,018.06	
Disability claims, permanent, $6,835.17; old age, $4,093.03; other benefits, $324.24	11,252.44	
Total paid to members, 1918	$319,270.50	
Commissions and fees paid to deputies and organizers $13,453.82		
Salaries and expenses of managers or agents not deputies or organizers 15,700.16		
Salaries of officers, $9,200.00; office employees, $13,347.76 22,547.76		
Total	51,701.74	
Insurance departments	267.00	
Supreme medical examiners, $2,000.00; subordinate medical examiners, $3,095.10	5,095.10	
Traveling expenses of officers, trustees and committees	812.23	
All other disbursements	21,704.37	
Total disbursements		398,850.94
Balance December 31, 1918		$461,129.02

ASSETS.

Real estate, unencumbered	$53,997.65	
Bonds	62,100.00	
Loans on real estate (first liens)	307,280.00	
Cash in office, $858.57; in banks, $36,361.91	37,220.48	
All other assets	530.89	
Total	$461,129.02	
Non-ledger assets	133,836.49	
Gross assets	$594,965.51	
Deduct assets not admitted	10,500.69	
Total admitted assets December 31, 1918		$584,464.82

LIABILITIES.

Losses due and unpaid December 31, 1918	$33,336.02	
Losses adjusted, all classes, but not due December 31, 1918	44,272.14	
Losses not adjusted, all classes	74,765.98	
Resisted claims, all classes	5,000.00	
All other liabilities	338,216.22	
Total liabilities		495,590.46
Balance to protect contracts December 31, 1918		$88,874.36

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	16,652	$13,377,705.00
Benefit certificates written during 1918	3,919	1,080,678.00
Benefit certificates in force December 31, 1918	17,252	12,807,481.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	619	$599,000.00
Benefit certificates written during 1918	25	28,500.00
Benefit certificates in force December 31, 1918	482	454,750.00
Losses incurred: Mortuary, $9,003.00; disability, $8,325.00	15	17,328.00
Assessments collected: Mortuary, $16,134.07; expense, $3,073.15		19,207.22
Claims paid: Mortuary, $9,503.00; disability, $8,325.00	15	17,828.00
Losses unpaid December 31, 1918, incurred in 1918 and previous years	2	1,000.00

GRAND CARNIOLIAN SLOVENIAN CATHOLIC UNION OF U. S. A.

JOLIET, ILL.

PAUL SCHNELLER, president; JOSEPH ZALAR, supreme secretary.
Organized, April 2, 1894. Began business in Kansas, October 13, 1915.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:			
Mortuary fund		$235,564.11	
Reserve fund		285,329.77	
Disability fund		127.25	
Sick benefit		159.25	
Expense fund		1,471.90	
Total			$522,652.28
INCOME.			
Membership fees actually received		$297.50	
All other assessments or premiums:			
Mortuary fund		157,950.35	
Reserve fund		1,293.00	
Disability funds		15,175.90	
Sick benefit		1,753.75	
Patriotic fund		15,379.40	
Expense fund		23,741.75	
Dues and per capita tax		154.25	
Fees for change of certificates		218.00	
Total received from members		$215,963.90	
Interest on mortgage loans, $4,578.77; interest on bonds and dividends on stocks, $21,019.28; gross rents from association's property, including $480.00 for association's occupancy of own building, $1,453.00; sale of lodge supplies, $213.00; from all other sources, $2,193.44		29,457.49	
Total		$245,421.39	
Deduct payments returned to applicants: Sick and accident, $1,545.25		1,545.25	
Total income			243,876.14
Grand total			$766,528.42
DISBURSEMENTS.			
Death claims, $237,632.11; sick and accident, $280.00		$237,912.11	
Disability claims, permanent		9,650.00	
Total paid to members, 1918		$247,562.11	
Commissions and fees paid to deputies and organizers	$227.50		
Salaries of officers	4,855.00		
Total		5,082.50	
Insurance departments	$330.05		
Supreme medical examiners	273.14		
Total		603.19	
Traveling expenses of officers, trustees and committees		872.85	
All other disbursements		17,825.22	
Total disbursements			271,945.87
Balance December 31, 1918			$494,582.55

ASSETS.

Real estate, unencumbered	$17,500.00	
Bonds	380,700.00	
Loans on real estate (first liens), bonds, collateral	89,750.00	
Cash in office	6,632.55	
Total	$494,582.55	
Non-ledger assets	10,278.98	
Gross assets	$504,861.53	
Deduct assets not admitted	5,399.25	
Total admitted assets December 31, 1918		$499,462.28

LIABILITIES.

Losses due and unpaid December 31, 1918	$32,686.15	
Losses not adjusted, all classes	21,130.00	
All other liabilities	172.87	
Total liabilities		53,989.02
Balance to protect contracts December 31, 1918		$445,473.26

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	12,914	$11,213,000.00
Benefit certificates written during 1918	595	501,750.00
Benefit certificates in force December 31, 1918	12,517	10,886,500.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	350	$319,750.00
Benefit certificates written during 1918	9	9,000.00
Benefit certificates in force December 31, 1918	330	303,000.00
Losses incurred: Mortuary, $3,500.00; disability, $400.00; sick or accident, $120.00	.....	4,020.00
Assessments collected: Mortuary, $4,554.44; disability, $404.45; reserve, $31.00; sick or accident, $6.00; patriotic, $408.50; expense, $658.15	.....	6,062.54
Claim paid: Mortuary, $4,600.00; disability, $400.00; sick or accident, $60.00	.....	5,060.00
Losses unpaid December 31, 1918, incurred in 1918 and previous years	.....	160.00

THE HOMESTEADERS,

DES MOINES, IOWA.

H. J. GREEN, supreme president; A. H. COREY, supreme secretary.
Organized, January, 1906. Began business in Kansas, March 1, 1906.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:			
Mortuary fund		$78,230.08	
Reserve fund		352,500.14	
Expense fund		7,515.65	
Total			$438,245.87

INCOME.

Membership fees actually received		$2,076.00	
Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expense:			
Mortuary fund		9,831.28	
Contingent fund		1,398.61	
Expense fund		33,689.75	
All other assessments or premiums:			
Mortuary fund		300,005.83	
Expense funds		75,001.45	
Dues and per capita tax		1,834.85	
Medical examiners' fees actually received		1,501.00	
Other payments by members		19,963.00	
Total received from members		$445,301.77	
Interest on mortgage loans, $17,752.43; interest on bonds and dividends on stocks, $1,277.04; interest from all other sources, $4,941.01; sale of lodge supplies, $1,197.30; from all other sources, $3,563.03		28,730.81	
Total		$474,032.58	
Deduct payments returned to applicants: Expense		314.75	
Total income			473,717.83
Grand total			$911,963.70

DISBURSEMENTS.

Death claims, $348,170.62; sick and accident, $7,676.69		$355,847.31	
Total paid to members, 1918		$358,447.18	
Commissions and fees paid to deputies and organizers	$37,900.69		
Salaries of managers or agents not deputies or organizers, with expenses	21,012.09		
Salaries of committees and officers, $15,445.00; office employees, $18,980.55	34,425.55		
Total		93,338.33	
Insurance departments		419.50	
Supreme medical examiners, $5,000.00; subordinate local examiners, $418.00		5,418.00	
Traveling expenses of officers, trustees and committees		3,762.13	
All other disbursements		35,491.32	
Total disbursements			496,876.46
Balance December 31, 1918			$415,087.24

ASSETS.

Bonds (includes W. S. certificates, $828.00)	$92,078.00	
Loans on real estate (first liens), bonds, collateral	306,750.00	
Cash in office, $4,355.36; in banks, $11,903.88	16,259.24	
Total	$415,087.24	
Non-ledger assets	65,293.63	
Gross assets	$480,380.87	
Deduct assets not admitted	18,191.39	
Total admitted assets December 31, 1918		$462,189.48

LIABILITIES.

Losses not adjusted, all classes	$137,862.06	
Resisted claims, all classes	2,501.32	
All other liabilities	9,800.28	
Total liabilities		150,163.66

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	27,565	$38,528,500.00
Benefit certificates written during 1918	3,526	5,194,000.00
Benefit certificates in force December 31, 1918	28,182	39,576,000.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	9,552	$12,472,000.00
Benefit certificates written during 1918	852	1,105,500.00
Benefit certificates in force December 31, 1918	9,896	12,944,500.00
Assessments collected: Mortuary, $103,480.57; expense $41,154.14	.....	144,634.71
Claims paid: Mortuary, $15,197.06; accident, $421.66	22	15,618.72
Claims resisted: Mortuary		801.90
Losses unpaid December 31, 1918, incurred in 1918 and previous years	9	8,702.85

INDEPENDENT ORDER OF FORESTERS,

TORONTO, CANADA.

W. H. HUNTER, supreme chief ranger; F. J. DARCH, supreme secretary.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary funds	$49,803,579.92	
Disability fund	199,207.27	
Total		$50,002,787.19
INCOME.		
All other assessments or premiums	$2,726,481.83	
Disability fund	280,540.49	
Expense fund	803,039.87	
Total received from members	$3,810,062.19	
Interest on mortgage loans	211,234.21	
Interest on collateral loans	246,951.70	
Interest on bonds and dividends on stocks	653,357.23	
Interest on policy liens	1,087,001.83	
Gross rents from association's property, inc. other interest	3,132.87	
For association's occupancy of own building	62,029.32	
Redeposited cheques	7,588.44	
Repayment accident interest	32.64	
Profit on sale of bonds and stocks	3,988.40	
Increase by adj. in book value of bonds	359,699.81	
Real estate	41,901.63	
Exp. Prop. S. of Fund	30,101.25	
Total	$6,516,881.52	
Deduct paym'ts returned to applicants: Mortuary, $7,776.22; sick and funeral, $608.30	8,414.52	
Total income		6,508,467.00
Grand total		$56,511,254.19

DISBURSEMENTS.

Franternal grants	$193,361.96	
Death claims	2,818,125.58	
Sick and funeral	289,086.90	
Disability claims, permanent	147,305.15	
Old age	1,094,737.42	
Ex. of life	26,246.66	
Total paid to members, 1918	$4,568,863.67	
Salaries, commissions and fees paid to deputies and organizers	149,331.74	
Prop. S. B. fund	60,101.25	
Audits	1,300.00	
Inspection of risks	3,745.72	
Commissions	144,866.53	
Rent	18,665.08	
Salaries of managers or agents not deputies or organizers	54,480.77	
Advertising	4,246.34	
Postage and telegraph	18,943.25	
Printing and stationery	4,878.82	
Official publication	15,070.67	
Salaries of officers	35,400.00	
Office employees	107,200.91	
Life	72.02	
Legal	16,097.77	
Furniture	1,336.62	
Taxes and repairs to real estate	26,562.59	
Insurance departments	8,066.13	
O. H. sanatoria maintenance and grants	94,211.98	
Temple maintenance	76,842.64	
Subordinate medical examiners	18,359.89	
Borrowed money repaid	13,231.90	
Interest	126,470.17	
Traveling expenses of officers, trustees and committees	12,663.65	
Other compensation of officers and trustees	12,583.33	
Expenses of 1918 grand or supreme lodge convention: Expenses, donations, etc	8,214.97	
Insurance fees, etc	8,066.13	
All other disbursements	2,536,825.13	
Total disbursements		8,108,633.24
Balance December 31, 1918		$48,402,620.95

ASSETS.

Real estate, unencumbered	$1,065,605.62	
Mortgages	4,129,137.72	
Bonds, $13,307,436.98; stocks, $589,511.00	13,896,947.98	
Loans on real estate (first liens) bonds, collateral	4,289,767.68	
Policy liens	24,871,870.00	
Special contingent fund	9.00	
Cash in banks	126,159.99	
Special deposits	20,045.00	
Lump advances in mortgages, etc	3,077.96	
Total	$48,402,620.95	
Non-ledger assets	794,542.47	
Gross assets	$49,197,163.42	
Deduct assets not admitted	2,489,454.42	
Total admitted assets December 31, 1918		$46,707,709.00

LIABILITIES.

Present value of disability claims	$8,036.00	
Present value of old age claims	34,417.00	
Present value of deferred death claims	1,822.00	
Losses due and unpaid December 31, 1918	3,052.64	
Losses adjusted, all classes, but not due December 31, 1918	12,291.47	
Losses not adjusted, all classes	209,692.28	
Resisted claims, all classes	2,700.00	
All other liabilities	45,757,116.05	
Total liabilities		46,029,027.44
Balance to protect contracts December 31, 1918		$2,373,593.51

EXHIBIT OF CERTIFICATES.

	No.	*Amount.*
Benefit certificates in force December 31, 1917	179,713	$175,786,918.00
Benefit certificates written during 1918 and reinstatements	10,456	9,613,389.00
Benefit certificates in force December 31, 1918	175,109	170,999,917.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	123	$106,750.00
Benefit certificates written during 1918, and reinstatements	66	51,500.00
Benefit certificates in force December 31, 1918	124	103,500.00
Assessments collected: Mortuary, $2,217.69; s. and d, $311.12.		2,528.81
Claims paid:		
Mortuary		3,000.00
Disability		2,100.00
Funeral		608.53
Old age		700.00

KNIGHTS OF COLUMBUS,

NEW HAVEN, CONN.

JAMES A. FLAHERTY, supreme knight; WM. J. MCGINLEY, supreme secretary.
Organized, February 2, 1882. Began business in Kansas, September 9, 1900.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary funds	$50,000.00	
Reserve funds	7,733,808.80	
M. R. F. of 1892	275,608.51	
Expense fund	18,861.38	
Total		$8,078,278.69

INCOME.

All other assessments or premiums	$1,872,101.03	
Dues and per capita tax	327,452.62	
Medical examiners' fees actually received	7,727.04	
Final withdrawal card fees	1,861.59	
Interest on assessment credit liens	400.58	
Returned assessments refunded	41.31	
Total received from members	$2,209,584.17	
Interest on mortgage loans, $29,095.22; interest on bonds and dividends on stocks, $304,925.00; sale of lodge supplies, $23,766.61; from all other sources, $22,602.03	380,388.86	
Total	$2,589,973.03	
Deduct payments returned to applicants: Mortuary	37.84	
Total		2,589,935.19
Grand total		$10,668,213.88

DISBURSEMENTS.

Death claims	$1,543,559.44	
Salaries of officers, $22,666.64; officee mployees,	$62,776.04	85,442.68
Insurance departments	1,190.00	
Supreme medical examiners	7,828.00	
Traveling expenses of officers, trustees and committees	27,429.55	
Expenses of 1918, grand or supreme lodge convention	48,294.83	
All other disbursements	210,017.09	
Total disbursements		1,923,761.59
Balance December 31, 1918		$8,744,452.29

ASSETS.

Bonds	$7,900,303.01	
Loans on real estate (first liens), bonds	615,750.00	
Cash in banks	228,399.28	
Total	$8,744,452.29	
Non-ledger assets	228,568.45	
Gross assets	$8,973,020.74	
Deduct assets not admitted	83,816.45	
Total admitted assets December 31, 1918		$8,889,204.29

LIABILITIES.

Losses due and unpaid December 31, 1918	$89,992.86	
Losses not adjusted, all classes	511,500.00	
Resisted claims, all classes	2,000.00	
All other liabilities	15,000.00	
Total liabilities		618,492.86
Balance to protect contracts December 31, 1918		$8,270,711.43

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	123,979	$131,679,400.33
Benefit certificates written during 1918	4,956	5,535,034.00
Benefit certificates in force December 31, 1918	128,935	137,214,434.33

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	3,299	$3,609,018.00
Benefit certificates written during 1918	153	185,650.00
Benefit certificates in force December 31, 1918	3,452	3,794,668.00
Losses incurred	49	54,000.00
Assessments collected, mortuary	.....	52,535.93
Claims paid, mortuary	30	34,011.16
Losses unpaid December 31, 1918, incurred in 1918 and previous years	21	22,000.00

KNIGHTS AND LADIES OF FATHER MATHEW,

ST. LOUIS, MO.

JOHN P. SHELLY, supreme chief knight; JOSEPH M. MCCORMACK, supreme recorder.
Organized, July, 18, 1881. Began business in Kansas, February 22, 1891.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$2,280.68	
Reserve fund	38,413.96	
Surplus	8,002.85	
Organizing fund	1,519.22	
Expense funds	166.43	
Total		$50,383.14
INCOME.		
Membership fees actually received	$25.00	
All other assessments or premiums:		
Mortuary fund	45,793.69	
Organizing fund	1,113.05	
Expense funds	2,573.80	
Total received from members	$49,505.54	
Interest on bonds and dividends on stocks, $2,389.38; sale of lodge supplies, $534.47; from all other sources, $874.59	3,798.44	
Total		53,303.98
Grand total		$103,687.12
DISBURSEMENTS.		
Death claims	$42,700.00	
Commissions and fees paid to deputies and organizers $170.00		
Salaries of officers, $2,566.66; office employees, $57 2,623.66		
Total	2,793.66	
Insurance departments	30.00	
Supreme medical examiners, $17.25; subordinate medical examiners, $48.00	65.25	
Traveling expenses of officers, trustees and committees	313.44	
Expenses of 1918, grand or supreme lodge convention	413.97	
All other disbursements	8,646.31	
Total disbursements		54,962.63
Balance December 31, 1918		$48,724.49
ASSETS.		
Bonds	$40,800.00	
Cash in banks	7,924.49	
Total	$48,724.49	
Non-ledger assets	8,628.81	
Gross assets	$57,353.30	
Deduct assets not admitted	522.62	
Total admitted assets December 31, 1918		$56,830.68
LIABILITIES.		
Losses adjusted, all classes, but not due December 31, 1918		6,700.00
Balance to protect contracts December 31, 1918		$50,130.68

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	1,834	$1,702,350.00
Benefit certificates written during 1918	62	16,000.00
Benefit certificates in force December 31, 1918	1,708	1,588,450.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	97	$68,750.00
Benefit certificates in force December 31, 1918	71	55,250.00
Assessments collected, mortuary, $1,515.15; expense, $148.80.		1,663.95

NATIONAL COUNCIL KNIGHTS AND LADIES OF SECURITY,

TOPEKA, KAN.

J. M. KIRKPATRICK, president; J. V. ABRAHAMS, national secretary.
Organized, February 22, 1892. Began business in Kansas, February 22, 1892.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$5,460.48	
Reserve fund	2,711,127.71	
Juvenile dept., benefit	29.97	
General	2,134.36	
Expense funds	62,549.48	
Total		$2,781,302.00

INCOME.

Assessments or premiums of which all or an extra percentage is used for expense:		
General	$3,435.02	
Expense fund	158,504.53	
All other assessments or premiums:		
Mortuary	1,987,660.50	
Reserve funds	229,420.42	
Juvenile dept., benefit	4,377.33	
Juvenile dept., general	581.35	
Expense funds	360,366.17	
Certificate	2,724.39	
Total received from members		$2,747,069.71
Interest on mortgage loans, $80,666.34; interest from banks, $8,586.07; interest on bonds and dividends on stocks, $43,072.10; gross rents from association's property, including $4,335.00 for association's occupancy of own building, $284.15; sale of lodge supplies, $5,973.93; from all other sources, $116,341.21	$283,054.65	
Deduct payments returned to applicants: Mortuary	1,182.40	
Total income		3,028,941.96
Grand total		$5,810,243.96

DISBURSEMENTS.

Death claims, $2,503,817.79; disability, permanent, $7,250.00; old age, $234,384.44; other benefits, $28,800.02		$2,774,252.25	
Commissions and fees paid to deputies and organizers	$266,041.22		
Salaries of managers or agents not deputies or organizers	10,430.21		
Salaries of officers, $18,000.00; office employees, $52,915.93	70,915.98		
Total		347,387.41	
Insurance departments		2,610.50	
Supreme medical examiners		6,000.00	
Traveling expenses of officers, trustees and committees		3,133.95	
All other disbursements		107,564.65	
Total disbursements			3,240,948.76
Balance December 31, 1918			$2,569,295.20

ASSETS.

Real estate unencumbered	$306,936.79	
Bonds	873,934.98	
Loans on real estate (first liens), bonds, collateral	1,250,284.62	
Cash in banks	135,408.51	
Total admitted assets December 31, 1918		$2,566,564.90

LIABILITIES.

Losses due and unpaid December 31, 1918	$1,123,112.93	
Losses not adjusted, disabilities and old age	7,975.00	
Balance to protect contracts December 31, 1918		$1,131,087.93

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	195,732	$235,153,000.00
Benefit certificates written during 1918	32,368	38,549,500.00
Benefit certificates in force December 31, 1918	228,100	273,702,500.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	42,909	$55,565,500.00
Benefit certificates written during 1918	6,142	6,894,000.00
Benefit certificates in force December 31, 1918	45,308	58,240,500.00
Losses incurred: Mortuary, $835.00; disability, $1,000; old age, $152,294.35	1,661	988,294.35
Assessments collected: Mortuary, $501,965.79; reserve, $56,552.08; expense, $108,850.36	.....	667,368.23
Claims paid: Mortuary, $599,822.94; disability, $750.00; old age, $153,944.35	1,520	754,517.29
Claims resisted, mortuary	6	9,500.00
Losses unpaid December 31, 1918, incurred in 1918 and previous years	240	293,050.00

KNIGHTS AND LADIES OF PROTECTION,

TOPEKA, KAN.

JAS. H. GUY, national president; C. G. FISHBACK, national secretary.
Organized, May 25, 1903; began business in Kansas, August 31, 1903.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$764.15	
Reserve fund	192.08	
Sick and accident	53.54	
Total		$1,009.77
INCOME.		
All other assessments or premiums:		
Mortuary fund	$259.73	
Reserve fund	129.91	
Sick and accident	104.26	
Expense fund	165.27	
Advance payments	22.80	
Total received from members		681.97
Grand total		$1,691.74
DISBURSEMENTS.		
Death claims, $150.00; sick and accident, $18.00	$168.00	
Disability claims: Old age, $25.00; other benefits, $1.62	26.62	
Total paid to members, 1918	$194.62	
Salaries of office employees	182.00	
Insurance departments	20.00	
Traveling expenses of officers, trustees and committees	4.00	
All other disbursements	241.81	
Total disbursements		642.43
Balance December 31, 1918		$1,049.31
ASSETS.		
Cash in office, $56.41; in banks, $992.90	$1,049.31	
Non-ledger assets	341.60	
Gross assets	$1,390.91	
Deduct assets not admitted	341.60	
Total admitted assets December 31, 1918		$1,049.31
LIABILITIES.		
Balance to protect contracts December 31, 1918		$1,049.31

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	107	$18,400.00
Benefit certificates in force December 31, 1918	99	19,500.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917: Mortuary, $18,400; sick and accident, $3,675	146	$22,075.00
All benefit certificates in force December 31, 1918: Mortuary, $19,500; sick and accidemt, $3,375	136	22,875.00
Losses incurred: Mortuary, $150.00; sick or accident, $18.00	5	168.00
Assessments collected: Mortuary, $259.73; reserve, $129.91; sick or accident, $104.26; expense, $165.27	.....	659.17
Claims paid: Mortuary, $150.00; sick or accident, $18.00	.....	168.00

LOYAL AMERICAN LIFE ASSOCIATION,

CHICAGO, ILL.

E. J. DUNN, president; H. D. COWAN, secretary.
Organized, November 7, 1896. Began business in Kansas, September 1, 1898.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:			
Mortuary fund		$396,019.75	
Benefit fund		*10,083.20*	
Expense fund		980.74	
Total			$386,917.29
INCOME.			
All other assessments or premiums:			
Mortuary fund		$250,654.21	
Benefit		44,037.28	
Expense fund		119,316.43	
Regular fees and social dues		330.10	
Total received from members		$414,738.02	
Interest on mortgage loans, $8,150.86; interest on bonds and dividends on stocks, $8,638.62; sale of lodge supplies, $157.04; from all other sources, $46,318.10		63,264.62	
Total		$478,002.64	
Deduct payments returned to applicants		304.58	
Total income			477,698.06
Grand total			$864,615.35
DISBURSEMENTS.			
Death claims		$266,096.82	
Disability claims, $300.00; old age, $875,69; other benefits, $450.00		1,625.69	
Total paid to members, 1918		$267,722.51	
Commissions and fees paid to deputies and organizers	$52,788.81		
Salaries of deputies, managers, or agents not deputies or organizers	17,785.12		
Salaries of officers, $22,250.00; office employees, $19,556.25	41,806.25		
Total		112,380.18	
Insurance departments		474.35	
Supreme medical examiners, $2,920.00; subordinate medical examiners, $1,049.50		3,969.50	
Traveling expenses of officers, trustees and committees		4,853.96	
All other disbursements		42,582.91	
Total disbursements			431,983.41
Balance December 31, 1918			$432,631.94
ASSETS.			
Real estate, unencumbered		$2,081.14	
Bonds		232,000.00	
Loans on real estate (first liens), bonds, collateral		120,500.00	
Cash in banks		78,050.80	
All other assets		53,560.70	
Total		$486,192.64	
Non-ledger assets		6,335.88	
Gross assets		$492,528.52	
Deduct assets not admitted		5,400.00	
Total admitted assets December 31, 1918			$487,128.52

LIABILITIES.

Losses adjusted, all classes, but not due December 31, 1918	$9,424.26	
Losses not adjusted, all classes	57,154.18	
Resisted claims, all classes	1,500.00	
All other liabilities	50,763 33	
Total liabilities		$118,841.77
Balance to protect contracts December 31, 1918		$368,286.75

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	16,816	$17,852,481.00
Benefit certificates written during 1918	1,081	1,123,650.00
Benefit certificates in force December 31, 1918	16,298	17,270,761.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	23	$24,000.00
Benefit certificates in force December 31, 1918	18	19,000.00
Losses incurred	1	850.00
Assessments collected: Mortuary, $311.74; expense, $144.86		456.60
Claims paid, mortuary		708.32
Losses unpaid December 31, 1918, incurred in 1918 and previous years	1	141.68

LOYAL MYSTIC LEGION OF AMERICA,

HASTINGS, NEB.

F. J. SCHAUFELBERGER, supreme councilor; GEO. O. CHURCHILL, supreme secretary.
Organized, February 24, 1892.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$42,209.66	
Expense fund	35,536.40	
Total		$77,746.06

INCOME.

Assessments or premiums during first 10 months of membership, of which all or an extra percentage is used for expense	$134.10	
All other assessments or premiums:		
Mortuary fund	65,118.08	
Expense fund	7,218,38	
Total received from members	$72,470.56	
Interest on mortgage loans, $2,053.82; interest from other sources, $164.90; gross rents from association's property, including $960.00 for association's occupancy of own building, $2,149.00; sale of lodge supplies, $12.92; from all other sources, $9.50	4,390.13	
Total income		76,860.69
Grand total		$154,606.75

DISBURSEMENTS.

Death claims, $49,982.18; sick and accident, $24.00; disability claims, permanent, $3,050.00	$53,036.18	
Commissions and fees paid to deputies and organizers	2,590.70	
Salaries of deputies, managers, or agents not deputies or organizers	12,578.70	
Salaries of officers, $8,000.00; office employees, $1,980.00	9,980.00	
Insurance departments	264.71	
Traveling expenses of officers, trustees and committees	890.54	
Expenses of 1918, grand or supreme lodge convention	1,230.28	
All other disbursements	3,792 31	
Total disbursements		71,792.72
Balance December 31, 1918		$82,814.03

ASSETS.

Real estate, unencumbered	$35,000.00	
Loans on real estate (first liens), bonds, collateral	32,900.00	
Cash in office, $171.70; in banks, $14,742.33	14,914.03	
Total	$82,814.03	
Non-ledger assets	12,295.26	
Gross assets	$95,109.29	
Deduct assets not admitted	6,000.00	
Total admitted assets December 31, 1918		$89,109.29

LIABILITIES.

Losses not adjusted, all classes	7,887.18
Balance to protect contracts December 31, 1918	$81,222.11

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	2,279	$2,254,948.00
Benefit certificates written during 1918	12	9,500.00
Benefit certificates in force December 31, 1918	1,974	1,802,261.76

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	52	$53,825.00
Benefit certificates in force December 31, 1918	47	45,825.00
Claims paid, mortuary	1	1,000.00

THE MACCABEES,

DETROIT, MICH.

D. P. MARKEY, supreme commander; L. E. SIBLER, supreme record keeper.
Organized, September 1, 1883. Began business in Kansas, 1886.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$498,987.02	
Reserve	13,588,573.13	
Sick and accident	18,371.18	
Relief fund No. 1	79,038.44	
Relief fund No. 2	114.99	
Expense fund	61,069.07	
Trust fund	13,833.73	
Total		$14,259,987.56

INCOME.

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	$272,989.61	
All other assessments or premiums	5,585,066.44	
Dues and per capita tax	386,989.50	
Special assessment, $1.00 per member, September 1, 1918	301,655.60	
Total received from members	$6,546,651.15	
Interest on bank deposits and arrears, $17,946.07; interest on bonds and dividends on stocks, $731,443.86; gross rents from association's property, including association's occupancy of own building, $2,000.00; sale of lodge supplies, $7,672.66; from all other sources, $138,643.94	897,706.53	
Total	$7,444,357.68	
Deduct payments returned to applicants. Mortuary, $5,925.51; sick and accident, $667.47	6,592.98	
Total	$7,437,864.70	
Transfer from life benefit real estate to life benefit fund	25,000.00	
Total income		7,462,764.70
Grand total		$21,722,752.26

DISBURSEMENTS.

Death claims, $5,467,296.84; sick and accident, $69,106.23		$5,536,403.07	
Disability claims, permanent, $634,342.89; relief, $12,268.81; war claims, $213,250.00		859,861.70	
Total paid to members, 1918		$6,396,264.77	
Commissions and fees paid to deputies and organizers	$139,679.64		
Salaries of deputies, managers, or agents not deputies or organizers	372,734.10		
Salaries of officers, $28,300.00; office employees, $103,793.77	132,093.77		
Total		644,507.51	
Insurance departments		1,901.72	
Supreme medical examiners, $8,356.95; subordinate medical examiners, $47,139.04		55,495.99	
Traveling expenses of officers, trustees and committees		3,508.20	
All other disbursements		291,413.06	
Total disbursements			7,393,091.25
Balance December 31, 1918			$14,329,661.01

ASSETS.

Real estate, unencumbered	$175,000.00	
Bonds	13,685,174.93	
Cash in office, $19,441.08; in banks, $450,045.00	469,486.08	
Total	$14,329,661.01	
Non-ledger assets	10,733,892.07	
Gross assets	$25,063,553.08	
Deduct assets not admitted	9,935,569.92	
Total admitted assets December 31, 1918		$15,127,983.16

LIABILITIES.

Losses due and unpaid December 31, 1918	$718,178.01	
Present value of disability claims payable in installments	1,567,450.91	
Resisted claims, all classes	23,921.60	
All other liabilities	135,661.46	
Total liabilities		2,445,211.98
Balance to protect contracts December 31, 1918		$12,682,771.18

EXHIBIT OF CERTIFICATES.

	No.	*Amount.*
Benefit certificates in force December 31, 1917	300,061	$359,824,687.82
Benefit certificates written during 1918	17,970	18,141,000.00
Benefit certificates in force December 31, 1918	294,800	354,254,159.63

KANSAS BUSINESS.

	No.	*Amount.*
Benefit certificates in force December 31, 1917, mortuary and disability	2,168	$2,850,000.00
Benefit certificates written during 1918, mortuary and disability	15	14,000.00
Benefit certificates in force December 31, 1918, mortuary	63	69,500.00
Losses incurred, mortuary, $44,500.00; disability, $10,000.00; sick and accident, $708.50	31	55,208.50
Assessments collected, mortuary, $40,831.24; sick or accident, $682.15; expense, $2,746.10	.....	44,259.49
Claims, mortuary, $39,308.80; disability, $5,605.42; sick or accident, $708.50	.....	45,622.70
Losses unpaid December 31, 1918, incurred in 1918 and previous years—death claims	3	5,000.00

MASONIC MUTUAL LIFE ASSOCIATION OF THE DISTRICT OF COLUMBIA.

WASHINGTON, D. C.

Organized, March 3, 1869.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:			
Reserve fund		$1,114,142.70	
Expense funds		41,922.50	
Total			$1,156,065.20
INCOME.			
Assessments or premiums, of which all or an extra percentage is used for expense		$144,374.53	
All other assessments or premiums:			
Reserve fund		415,031.85	
Expense fund		46,707.29	
New policy fees		1.00	
Total received from members		$606,114.67	
Interest on mortgage loans, $37,646.02; interest on collateral loans, $225.00; interest on bonds and dividends on stocks, $,255.85; gross rents from association's property, including $4,200.00 for association's occupancy of own building, $8,204.46; from all other sources, $14,357.36		67,688.69	
Total income			673,803.36
Grand total			$1,824,868.56
DISBURSEMENTS.			
Death claims		$144,115.42	
Disability claims		59,691.94	
Total paid to members, 1918		$203,807.36	
Commissions and fees paid to deputies and organizers	$88,793.18		
Salaries of deputies, managers, or agents not deputies or organizers	1,180.00		
Salaries of officers, $7,275.00; office employees, $41,781.92	49,056.92		
Total		139,030.10	
Insurance departments		591.50	
Supreme medical examiners, $1,830.50; subordinate medical examiners, $9,780.63		11,611.13	
Traveling expenses of officers, trustees and committees		4,214.42	
All other disbursements		43,323.05	
Total disbursements			402,577.56
Balance December 31, 1918			$1,427,291.00
ASSETS.			
Real estate, unencumbered		$108,069.67	
Bonds		303,577.50	
Loans on real estate (first liens), bonds, collateral		689,992.54	
Cash in office, $3,459.20; in banks, $22,728.57		26,187.77	
All other assets		299,463.52	
Total		$1,427,291.00	
Non-ledger assets		293,767.90	
Gross assets		$1,721,068.90	
Deduct assets not admitted		40,283.36	
Total admitted assets December 31, 1918			$1,680,775.54

LIABILITIES.

Losses not adjusted, all classes	$64,481.17	
All other liabilities	6,641.86	
Total liabilities		$71,123.03
Balance to protect contracts December 31, 1918		$1,609,652.51

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	13,246	$19,809.512.00
Benefit certificates written during 1918	3,890	7,247,000.00
Benefit certificates in force December 31, 1918	15,372	24,044,612.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917, mortuary	327	$642,500.00
Benefit certificates written during 1918	37	77,000.00
Benefit certificates in force December 31, 1918	332	656.500.00
Losses incurred, mortuary	2	6,000.00
Assessments collected: Mortuary and reserve, $14,317.07; expense, $1,611.23	.....	15,928.30
Claims paid, mortuary	2	6,000.00

MODERN BROTHERHOOD OF AMERICA,

MASON CITY, IOWA.

T. B. HANLEY, supreme president; E. L. BOLZ, supreme secretary.
Organized, March 20, 1897. Began business in Kansas, August 5, 1898.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$3,349,704.88	
Reserve fund	5,497.67	
Suspense account	18,440.36	
Expense fund	50,061.14	
Total	$3,423,704.05	
Less suspense account, being money received in 1917 deposited in bank but not distributed to the different funds	18,440.36	
Total		$3,405,263.69
INCOME.		
Membership fees actually received	$52,573.97	
All other assessments or premiums	1,146,611.95	
Reserve fund	2,489.61	
Trust fund	13,081.25	
Dues and per capita tax	115,328.79	
Expense fund	5,786.60	
Suspense account	17,170.39	
Total received from members	$1,353,042.56	
Interest on mortgage loans, $110,251.13; interest from other sources, $2,334.28; interest on bonds and dividends on stocks, $58,665.63; gross rents from association's property, including $4,999.92 for association's occupancy of own building, $24,789.26; sale of lodge supplies, $1,276.57; from all other sources, $3,689.72	200,959.59	
Total	$1,553,999.15	
Deduct payments returned to applicants: Mortuary, $1,965.63; reserve, $32.65; trust fund, $64.45; expense, $5,977.25	8,039.98	
Total income		1,545,959.17
Grand total		$4,951,222.86
DISBURSEMENTS.		
Death claims, $714,378.48; sick and accident, $9,425.00	$723,803.48	
Disability claims, permanent, $22,210.01; old age, $122,281.04	144,491.05	
Total paid to members, 1918	$868,294.53	
Commissions and fees paid to deputies and organizers $56,163.27		
Salaries of officers, $13,200.00; office employees, $36,850.58 50,050.58		
Total	106,213.85	
Insurance departments	1,993.85	
Traveling expenses of officers, trustees and committees	943.63	
All other disbursements	95,409.12	
Total disbursements		1,072,854.98
Balance December 31, 1918		$3,878,367.88
ASSETS.		
Real estate, unencumbered	$289,106.21	
Bonds	1,304,599.99	
Loans on real estate (first liens), bonds, collateral	2,233,800.00	
Cash in banks	50,861.68	
Total	$3,878,367.88	
Non-ledger assets	208,461.19	
Total admitted assets December 31, 1918		$4,086,829.07

LIABILITIES.

Losses not adjusted, all classes	$273,478.90	
Resisted claims, all cases	4,700.00	
All other liabilities	17,088.80	
Total liabilities		$295,262.70
Balance to protect contracts December 31, 1918		$3,791,566.37

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	58,428	$69,209,750.00
Benefit certificates written during 1918	2,563	2,649,250.00
Benefit certificates in force December 31, 1918	50,216	58,184,845.25

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917, mortuary, $2,463,000.00; disability, $2,204,500.00	2,036	$2,463,000.00
Benefit certificates written during 1918, mortuary, $14,500.00; disability, $4,000.00	13	14,500.00
Benefit certificates in force December 31, 1918, mortuary, $1,761,932.90; disability, $1,518,500.00	1,491	1,761,932.90
Losses incurred, mortuary, $26,503.47; sick or accident, $165.00	25	26,668.47
Assessments collected, mortuary, $35,646.05; reserve, $157.07; expense, $5,284.21	.....	41,087.33
Claims paid, mortuary, $26,503.47; accident, $15.00	23	26,518.47
Claims resisted, disability, $500.00; accident, $50.00	2	550.00
Losses unpaid December 31, 1918, incurred in 1918 and previous years	4	2,150.00

MODERN WOODMEN OF AMERICA,

ROCK ISLAND, ILL.

A. R. TALBOT, head consul; A. N. BORT, head clerk.
Organized, May 5, 1884. Began business in Kansas, April 20, 1899.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$12,372,509.93	
Patriotic fund, mortuary	888,580.88	
Expense fund	1,537,256.42	
Total		$14,798,346.73
INCOME.		
All other assessments or premiums:		
Mortuary fund	$13,910,839.40	
Patriotic fund, mortuary	4,062,839.78	
Dues and per capita tax	1,981,718.87	
Sanatorium donations	1.00	
Certificate fees	14,070.25	
Total received from members	$19,969,469.25	
Interest on mortgage loans, $107,878.79; interest on deposits, $92,256.18; interest on bonds and dividends on stocks, $426 106.13; gross rents from association's property, including $13,000.00 for association's occupancy of own building, $13,194.50; sale of lodge supplies, $56,762.08; from all other sources, $65,941.27	762,138.95	
Total	$20,731,608.20	
Deduct payments returned to applicants: Expense	2,413.01	
Total income		20,729,195.19
Grand total		$35,527,541.92
DISBURSEMENTS.		
Death claims, $17,142,256.55; patriotic war claims, $1,084,666.70	$18,226,923.25	
Disability claims: 70-year benefits	156.499.60	
Total paid to members, 1918	$18,383,422.85	
Salaries of deputies, managers, or agents not deputies or organizers $514,603.83		
Salaries of officers, $66,500.00; office employees, $166,614.84 233,114.84		
Total	747,718.67	
Insurance departments	1,700.62	
Supreme medical examiners, $23,963.80; subordinate medical examiners, $4,130.91	28,094.71	
Traveling expenses of officers, trustees and committees	16,366.41	
Expenses of 1918, grand or supreme lodge convention	317.81	
All other disbursements	967,249.75	
Total disbursements		20,144,870.82
Balance		$15,382,671.10
Decrease account transfer to head banker previous to audit		800,000.00
Balance December 31, 1918		$14,582,671.10
ASSETS.		
Real estate, unencumbered	$1,250,774.55	
Bonds	7,272,705.73	
Loans on real estate (first liens), mortgages	1,826,325.00	
Deposits in trust companies and banks	4,232,865.82	
Total	$14,582,671.10	
Non-ledger assets	1,724,311.43	
Gross assets	$16,306,982.53	
Deduct assets not admitted	414,309.17	
Total admitted assets December 31, 1918		$15,892,673.36

LIABILITIES.

Losses due and unpaid December 31, 1918	$844,630.65	
Losses not adjusted, all classes	4,358,021.00	
Resisted claims, all classes	182,500.00	
All other liabilities	980,962.07	
Total liabilities		$6,366,113.72
Balance to protect contracts December 31, 1918		$9,526,559.64

KANSAS BUSINESS.	*No.*	*Amount.*
Losses incurred, mortuary	1,012	$1,740,700.00
Assessments collected, mortuary, $1,265,217.25; expense, $135,377.71	.....	1,400,594.96
Claims paid, mortuary	798	1,403,361.40
Claims compromised, mortuary	.....	700.00
Losses unpaid December 31, 1918, incurred in 1918 and previous years	214	336,638.60

MYSTIC TOILERS,

DES MOINES, IOWA.

W. H. AUTES, chief executive; J. F. TAAKE, secretary.
Organized, 1899. Began business in Kansas, 1907.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:			
Mortuary fund		$3,330.63	
Reserve fund		201,280.99	
Expense fund		2,894.44	
Total			$201,717.18
INCOME.			
Membership fees actually received		$53.00	
Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expense		254.25	
All other assessments or premiums:			
Mortuary fund		31,101.65	
Expense fund		8,729.80	
Dues and per capita tax		3,605.15	
Total		$43,743.85	
Interest on mortgage loans, $11,674.20; interest on collateral loans, $383.74; interest on bonds and dividends on stocks, $280.74; sale of lodge supplies, $25.73; from all other sources, $42.00		12,406.41	
Total income			56,150.26
Grand total			$257,867.44
DISBURSEMENTS.			
Death claims, $36,401.65; sick and accident, $300.00		$36,701.65	
Disability claims, old age		1,100.00	
Total paid to members, 1918		$37,801.65	
Commissions and fees paid to deputies and organizers	$167.00		
Salaries of officers, $2,735.00; office employees, $1,754.00	4,489.00		
Total		4,656.00	
Insurance departments		371.95	
Supreme medical examiners		10.00	
Traveling expenses of officers, trustees and committees		363.72	
Expenses of 1918, grand or supreme lodge convention		295.90	
All other disbursements		2,855.54	
Total disbursements			46,354.76
Balance December 31, 1918			$211,512.68
ASSETS.			
Bonds		$13,000.00	
Loans on real estate (first liens), bonds, collateral		166,370.00	
Cash in banks		32,142.68	
Total		$211,512.68	
Non-ledger assets		8,663.65	
Total admitted assets December 31, 1918			$220,176.33
LIABILITIES.			
Total liabilities			1,665.00
Balance to protect contracts December 31, 1918			$218,511.33

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	2,455	$2,726,050.00
Benefit certificates written during 1918	22	24,000.00
Benefit certificates in force December 31, 1918	2,380	2,645,100.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	25	$25,000.00
Benefit certificates in force December 31, 1918	22	22,000.00
Assessments collected, mortuary, $200.85; expense, $104.20	.....	305.05

MYSTIC WORKERS OF THE WORLD.

FULTON, ILL.

JOHN H. NOTLEY, supreme master; JOHN R. WALSH, supreme secretary.
Organized, February 24, 1896. Began business in Kansas, March 13, 1902.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$4,527.38	
Reserve fund	1,035,523.78	
Patriotic fund	34,057.45	
Building fund	15,991.66	
Interest fund	13,954.44	
Contingent and expense fund	36,272.75	
Total		$1,140,840.46

INCOME.

Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expense	$34,186.00	
All other assessments or premiums:		
Mortuary fund	947,459.93	
Patriotic fund	104,948.28	
Dues and per capita tax	346.45	
Other payments	1,552.61	
Total received from members	$1,088,493.27	
Interest on mortgage loans, $18,030.02; interest on bonds and dividends on stocks, $36,462.03; gross interest from other sources, $8,627.23; sale of lodge supplies, $2,763.38; from all other sources, $3,251.01	64,133.67	
Total	$1,152,626.94	
Deduct payments returned to applicants: Mortuary, $111.65; expense, $101.00	212.65	
Total income		1,152,414.29
Grand total		$2,293,254.75

DISBURSEMENTS.

Death claims, $1,157,104.21; sick and accident, $31,275.00		$1,188,379.21	
Disability claims		8,700.00	
Total paid to members, 1918		$1,197,079.21	
Commissions and fees paid to deputies and organizers	$57,176.61		
Salaries of managers or agents not deputies or organizers	6,570.60		
Salaries of officers, $11,610.97; office employees, $12,429.81	24,040.78		
Total		63,747.21	
Insurance departments		24,165.53	
Traveling expenses of officers, trustees and committees		5,232.47	
Expenses of 1918 grand or supreme lodge convention		4,335.56	
All other disbursements		43,842.81	
Total disbursements			1,338,402.79
Balance December 31, 1918			$954,851.96

ASSETS.

Real estate, unencumbered	$15,991.66	
Bonds, $558,072.29; mortgages, $360,747.97	918,820.26	
Cash in office, $600.92; in banks, $19,439.12	20,040.04	
Total	$954,851.96	
Non-ledger assets	9,588.88	
Gross assets	$1,100,456.00	
Deduct assets not admitted	18,517.17	
Total admitted assets December 31, 1918		$1,081,938.83

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	94,984	$115,744,300.00
Benefit certificates written during 1918	5,521	6,131,000.00
Benefit certificates in force December 31, 1918	95,294	116,137,075.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	1,936	$2,232,250.00
Benefit certificates written during 1918	75	74,500.00
Benefit certificates in force December 31, 1918	1,867	2,153,925.00
Assessments collected, mortuary, $15,390.66; expense, $3,304.28;	.....	18,694.94
Claims paid, mortuary, $15,300.00; sick or accident, $1,375.00	22	16,675.00

NATIONAL AMERICANS,

KANSAS CITY, MO.

GEORGE L. BERRY, national president; W. H. LUTHY, national secretary.
Organized, August, 1902. Began business in Kansas, 1907.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:			
Mortuary fund		$66,605.87	
Home fund		770.38	
Expense fund		111.59	
Total			$67,487.84
INCOME.			
Assessments or premiums of which all or an extra percentage is used for expense		$21,544.62	
All other assessments or premiums:			
Mortuary fund		64,633.85	
Expense fund		14,476.58	
Dues and per capita tax		1,288.28	
Total received from members		$101,943.33	
Interest on mortgage loans, $2,116.86; gross interest from other sources, $103.09; interest on bonds and dividends on stocks, $106.25; gross rents from association's property, $25.00; sale of lodge supplies, $54.15; from all other sources, $966.88		3,269.14	
Total		$105,088.82	
Deduct payments returned to applicants: Mortuary, $118.69; expense, $4.96		123.65	
Total income			105,088.82
Grand total			$172,576.66
DISBURSEMENTS.			
Death claims		$69,601.59	
Disability claims, permanent		864.95	
Total paid to members, 1918		$70,466.54	
Commissions and fees paid to deputies and organizers	$10,637.05		
Salaries of deputies, managers, or agents not deputies or organizers	6,615.00		
Salaries of officers, $5,808.30; office employees, $2,792.10	8,600.40		
Total		25,852.45	
Insurance departments		212.79	
Supreme medical examiners, $300.00; subordinate medical examiners, $29.75		329.75	
Traveling expenses of officers, trustees and committees		579.34	
All other disbursements		11,961.59	
Total disbursements			109,402.46
Balance December 31, 1918			$63,174.20
ASSETS.			
Real estate, unencumbered		$4,240.66	
Bonds		11,850.00	
Loans on real estate (first liens), bonds, collateral		31,684.77	
Cash in office, $1,986.55; in banks, $11,406.90		13,393.45	
All other assets		2,005.32	
Total		$63,174.20	
Non-ledger assets		14,754.25	
Gross assets		$77,928.45	
Deduct assets not admitted		6,880.32	
Total admitted assets December 31, 1918			$71,048.13

LIABILITIES.

Losses not adjusted, all classes	$18,175.49	
Resisted claims, all classes	500.00	
All other liabilities	34,482.04	
Total liabilities		$53,157.53
Balance to protect contracts December 31, 1918		$17,890.60

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	7,695	$7,610,077.00
Benefit certificates written during 1918	725	628,800.00
Benefit certificates in force December 31, 1918	6,955	6,649,813.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917, mortuary	1,483	$1,862,000.00
Benefit certificates written during 1918, mortuary	220	208,000.00
Benefit certificates in force December 31, 1918	1,387	1,513,486.00
Losses incurred, mortuary	16	10,514.00
Assessments collected, mortuary and reserve, $12,310.49; expense, $6,915.13	.....	19,225.62
Claims paid, mortuary	.....	9,921.81
Losses unpaid December 31, 1918, incurred in 1918 and previous years	4	2,346.97

NATIONAL CROATIAN SOCIETY OF THE UNITED STATES OF AMERICA,

PITTSBURGH, PA.

JOS. MAROHNIC, supreme president; G. J. GJUROVIC, financial secretary.
Organized, September 4, 1894. Began business in Kansas, August 4, 1913.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$441,640.28	
Reserve fund	398,940.48	
Disability and sick benefit funds	4,022.24	
Property fund	17,000.00	
National fund	7,423.80	
Expense fund	9,291.13	
Total		$878,317.93
INCOME.		
Membership fees actually received:		
Mortuary fund	$420,803.54	
Disability and sick benefit fund	121,640.56	
Assessments or premiums, of which all or an extra percentage is used for expense	2,843.00	
All other assessments or premiums:		
Reserve fund	34,259.18	
National fund	6,273.30	
Expense fund	28,263.75	
Dues and per capita tax	33,355.16	
Changing beneficiaries	382.50	
Total received from members	$647,820.90	
Interest on bonds and from all other sources, $33,860.34; sale of lodge supplies $2,668.27; from all other sources, $24,898.19	61,426.80	
Total income		709,247.79
Grand total		$1,587,565.72
DISBURSEMENTS.		
Death claims, $397,092.79; sick and accident, $58,833.05	$455,925.84	
Disability claims, permanent	53,675.00	
Total paid to members, 1918	$509,600.84	
Salaries of managers or agents not deputies or organizers, board of trustees $6,613.75		
Salaries of officers, $5,062.50; office employees, $7,277.50 12,340.00		
Total	18,953.75	
Insurance departments	262.00	
Supreme medical examiners	2,212.00	
Traveling expenses of officers, trustees and committees	814.10	
Expenses of 1918, grand or supreme lodge convention	34,052.92	
All other disbursements	51,719.18	
Total disbursements		617,614.79
Balance December 31, 1918		$969,950.93
ASSETS.		
Real estate, unencumbered	$17,000.00	
Bonds	747,297.31	
Cash in office, $500.00; in banks, $205,569.76	205,569.76	
All other assets—Cash in treasurer's office	83.86	
Total	$969,950.93	
Non-ledger assets	58,155.14	
Gross assets	$1,028,106.07	
Deduct assets not admitted	9,288.85	
Total admitted assets December 31, 1918		$1,018,817.22

LIABILITIES.

Losses due and unpaid December 31, 1918	$28,328.16	
All other liabilities	4,275.15	
Total liabilities		$32,603.31
Balance to protect contracts December 31, 1918		$986,213.91

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	40,690	$30,638,600.00
Benefit certificates written during 1918	3,196	2,689,000.00
Benefit certificates in force December 31, 1918	41,727	31,713,400.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917, mortuary	725	$549,200.00
Benefit certificates written during 1918, mortuary	104	86,200.00
Benefit certificates in force December 31, 1918, mortuary	771	594,400.00
Losses incurred, mortuary, $5,000.00; disability, $925.00; sick or accident, $625.00	19	6,550.00
Assessments collected, mortuary, $9,902.80; disability, $1,026.00; reserve, $752.40; sick or accident, $684.00; expense, $615.60	.....	12,980.80
Claims paid, mortuary, $5,000.00; disability, $925.00; sick or accident, $625.00	.....	6,550.00

NATIONAL FRATERNAL SOCIETY OF THE DEAF,

CHICAGO, ILL.

HARRY C. ANDERSON, grand president; FRANCIS P. GIBSON, grand secretary.
Organized, December 2, 1907. Began business in Kansas, April 26, 1910.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$2,000.00	
Reserve fund	143,601.42	
Sick and accident	2,003.09	
Expense fund	4,758.52	
Total	$152,363.03	
INCOME.		
Membership fees actually received:		
Organizing fund	$248.00	
Expense fund	1,751.00	
All other assessments or premiums:		
Mortuary fund	41,144.05	
Reserve fund	3.64	
Sick and accident fund	7,950.43	
Convention fund	854.53	
Expense fund	8,305.15	
Total received from members	$60,256.80	
Interest on mortgage loans, $6,438.55; interest on bonds and dividends on stocks, $1,836.34; gross rents from association's property, $60.00; sale of lodge supplies, $446.60; from all other sources, $392.53	9,174.02	
Total	$69,430.82	
Deduct payments returned to applicants: Mortuary, $4.32; sick and accident, $1.15; expense, $15.28; $0.20	20.95	
Total income		69,409.87
Grand total		$221,772.90
DISBURSEMENTS.		
Death claims, $25,471.04; sick and accident, $7,090.00	$32,561.04	
Salaries of officers, $3,592.28; office employees, $995.00	4,587.28	
Insurance departments	522.05	
Supreme medical examiners	230.00	
Traveling expenses of officers, trustees and committees	104.26	
Expenses of 1918 grand or supreme lodge convention	1,180.70	
All other disbursements	3,382.32	
Total disbursements		42,467.65
Balance December 31, 1918		$179,305.25
ASSETS.		
Bonds	$51,700.00	
Loans on real estate (first liens), bonds, collateral	125,300.00	
Cash in office, $60.40; in banks, $1,944.85	2,005.25	
All other assets	300.00	
Total	$179,305.25	
Non-ledger assets	2,656.43	
Total admitted assets December 31, 1918		$181,961.68
LIABILITIES.		
Losses not adjusted, all classes	$7,340.00	
All other liabilities	673.21	
Total liabilities		8,013.21
Balance to protect contracts December 31, 1918		$173,948.47

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	3,137	$2,297,750.00
Benefit certificates written during 1918	604	504,500.00
Benefit certificates in force December 31, 1918	3,640	2,719,750.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917, mortuary	45	$35,500.00
Benefit certificates written during 1918, mortuary	8	9,000.00
Benefit certificates in force December 31, 1918, mortuary	51	43,500.00
Losses incurred, mortuary, $1,000.00; sick or accident, $110.00,	.....	1,110.00
Assessments collected, mortuary, $698.37; sick or accident, $112.70; expense, $146.10	.....	957.17
Claims paid, mortuary, $96.04; sick or accident, $55.00	.....	151.04
Losses unpaid December 31, 1918, incurred in 1918 and previous years	.....	60.00

NATIONAL PROTECTIVE LEGION,

WAVERLY, N. Y.

GEO. A. SCOTT, president; H. C. LOCKWOOD, secretary.
Organized, October 16, 1890.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$150,360.03	
Class B benefit, old form	466.45	
Disability fund	937.79	
Class B benefit, new form	4,475.54	
Convention fund	27.00	
Expense fund	225.02	
Total		$156,491.74
INCOME.		
Membership fees actually received	$2,255.58	
Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expense:		
Mortuary fund	27,684.51	
Disability fund	9,751.19	
Class B benefit, new form	19,443.82	
Expense fund	52,040.51	
All other assessments or premiums:		
Mortuary fund	67,684.97	
Class B benefit. old form	268.20	
Class C disability fund	32,658.30	
Class B benefit, new form	44,792.56	
Expense fund	33,271.80	
Dues and per capita tax	880.40	
Total received from members	$290,684.84	
Interest on mortgage loans, $1,675; interest on bonds and dividends on stocks, $3,607.50; gross rents from association's property, including $1,133.32 for association's occupancy of own building, $226.68; sale of lodge supplies, $2,271.46; from all other sources, $30,377.23	38,157.87	
Total income		$328,842.71
Grand total		$485,334.45
DISBURSEMENTS.		
Death claims, $124,831.02; sick and accident, $84,507.53	$209,338.55	
Disability claims, old age	2,166.64	
Total paid to members, 1918	$211,505.19	
Commissions and fees paid to deputies and organizers	$6,854.94	
Salaries of deputies, managers, or agents not deputies or organizers	36,139.94	
Salaries of officers, $8,159.88; office employees, $11,343.91	19,503.79	
Total	62,498.67	
Supreme medical examiners, $1,599.96; subordinate medical examiners, $3,270.41	4,870.37	
Traveling expenses of officers, trustees and committees	3,551.20	
All other disbursements	49,031.18	
Total disbursements		331,456.61
Balance December 31, 1918		$153,877.84

ASSETS.

Real estate, unencumbered	$34,000.00	
Bonds, $72,831.37; stocks, $5,100.00	77,931.37	
Loans on real estate (first liens)	28,000.00	
Cash in banks	13,946.47	
Total	$153,877.84	
Non-ledger assets	80,899.99	
Gross assets	$234,777.83	
Deduct assets not admitted	49,441.88	
Total admitted assets December 31, 1918		$185,335.95

LIABILITIES.

Losses due and unpaid December 31, 1918	$22,457.50	
Resisted claims, all classes	4,021.45	
All other liabilities	32,733.16	
Total liabilities		59,212.11
Balance to protect contracts December 31, 1918		$126,123.84

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	23,642	$12,154,125.00
Benefit certificates written during 1918	4,702	2,176,812.50
Benefit certificates in force December 31, 1918	22,129	11,985,097.50

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	9	$12,900.00
Benefit certificates in force December 31, 1918	8	10,900.00
Assessments collected, mortuary, $87.82; expense, $15.48	.....	105.55
Claims paid, disability	.....	60.00

NATIONAL SLOVAK SOCIETY OF U. S. A.,

PITTSBURGH, PA.

ALBERT MAMATEY, president; JOSEPH DURISH, secretary.
Organized, 1894. Began business in Kansas, September 5, 1916.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$$711,642.20	
Reserve fund	341,392.92	
Disability fund	14,152.15	
National fund	2,606.43	
C. and O. fund	155,821.70	
Expense fund	13,678.55	
Total		$1,239,293.95
INCOME.		
All other assessments or premiums:		
Mortuary fund	$525,683.21	
Disability fund	14,256.09	
National fund	7,465.96	
C. and O. fund	14,929.65	
Expense fund	57,110.07	
Total received from members	$619,444.98	
Interest on mortgage loans, $1,739.66; interest on bonds and dividends on stocks, $36,446.61; gross rents from association's property, including $900.00 for Association's occupancy of own building, $5,708.20; sale of lodge supplies $1,009.32; from all other sources, $7,875.26	52,779.05	
Total income		672,224.03
Grand total		$1,911,517.98
DISBURSEMENTS.		
Death claims, $593,184.23; sick and accident, $7,926.78	$601,111.01	
Salaries of officers, $6,808.76; office employees, $5,640.52	12,449.28	
Insurance departments	405.00	
Supreme medical examiners	105.50	
Traveling expenses of officers, trustees and committees	1,242.44	
Expenses of 1918 grand or supreme lodge convention	2,282.24	
All other disbursements	57,219.46	
Total disbursements		674,814.93
Balance December 31, 1918		$1,236,703.05
ASSETS.		
Real estate, unencumbered	$91,830.32	
Bonds, $1,076,158.06; stocks, $4,125.00	1,080,283.06	
Loans on real estate (first liens), bonds, collateral	52,255.84	
Cash in banks	11,499.83	
All other assets	834.00	
Total	$1,236,703.05	
Non-ledger assets	232,513.88	
Gross assets	$1,469,216.93	
Deduct assets not admitted	30,988.26	
Total admitted assets December 31, 1918		$1,438,228.67
LIABILITIES.		
Losses due and unpaid December 31, 1918	$123,080.67	
Losses not adjusted, all classes	60,350.00	
All other liabilities	124,032.88	
Total liabilities		307,463.55
Balance to protect contracts December 31, 1918		$1,130,765.12

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	42,328	$31,231,000.00
Benefit certificates written during 1918	1,667	1,353,250.00
Benefit certificates in force December 31, 1918	41,997	31,115,750.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917, mortuary	174	$118,700.00
Benefit certificates in force December 31, 1918, mortuary	168	114,700.00
Losses incurred, mortuary, $4,250.00; sick or accident, $70.00	9	4,320.00
Assessments collected, mortuary, $2,184.74; national fund, $28.75; C. and O. fund, $57.50; sick or accident, $52.01; expense, $223.03	.....	2,546.03
Claims paid, mortuary, $2,153.22; sick or accident, $70.00	6	2,223.22
Losses unpaid December 31, 1918, incurred in 1918 and previous years	4	2,946.78

THE OCCIDENTAL MUTUAL BENEFIT ASSOCIATION,

SALINA, KAN.

L. O. NORDSTROM, grand chief pioneer; J. D. WELLINGTON, grand secretary.
Organized, October, 1896. Began business in Kansas, October, 1896.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$2,370.63	
Reserve fund	86,289.25	
Special fund	1,426.65	
Total		$84,845 27

INCOME.

Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expense	$693.27	
All other assessments or premiums:		
Mortuary fund	36,051.94	
Expense fund	9,154.44	
Medical examiners' fees actually received	32.00	
Total received from members	$45,931.65	
Interest on mortgage loans, $4,309.95; interest on bonds and dividends on stocks, $74.50; sale of lodge supplies, $24.65	4,409.10	
Total	$50,340.75	
Deduct payments returned to applicants: Mortuary, $13.62; expense, $3.40	17.02	
Total income		50,323.73
Grand total		$135,169 00

DISBURSEMENTS.

Death claims, $28,032.09; sick and accident, $299.54		$28,331.63	
Disability claims		2,213.75	
Total paid to members, 1918		$30,545.38	
Commissions and fees paid to deputies and organizers	$345.20		
Salaries of officers, $804.06; office employees, $903.00	1,707.06		
Total		2,052.26	
Insurance departments		20.00	
Supreme medical examiners, $23.00; subordinate medical examiners, $39.00		62.00	
Traveling expenses of officers, trustees and committees		25.00	
Expenses of 1918, grand or supreme lodge convention		179.55	
All other disbursements		6,560.10	
Total disbursements			39,444.29
Balance December 31, 1918			$95,724.71

ASSETS.

Bonds	$5,000.00	
Loans on real estate (first liens), bonds, collateral	65,935.00	
Cash in banks	24,193.26	
All other assets	596.45	
Total	$95,724.71	
Non-ledger assets	10,787.06	
Gross assets	$106,511.77	
Deduct assets not admitted	5,336.78	
Total admitted assets December 31, 1918		$101,174.99

LIABILITIES.

Losses due and unpaid December 31, 1918	$9,367.48	
All other liabilities	210.00	
Total liabilities		$9,577.48
Balance to protect contracts December 31, 1918		$91,597.51

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	4,002	$4,594,250.00
Benefit certificates written during 1918	43	48,500.00
Benefit certificates in force December 31, 1918	3,845	4,411,250.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	3,878	$4,419,250.00
Benefit certificates written during 1918	43	48,500.00
Benefit certificates in force December 31, 1918	3,721	4,236,500.00
Losses incurred, mortuary, $30,696.22; sick or accident, $299.54	.....	30,995.76
Assessments collected, mortuary, $25,786.43; reserve, $10,265.51; expense, $9,879.71	.....	45,931.65
Claims paid, mortuary, $28,032.09; C. option, $2,213.75; sick or accident, $299.54	.....	30,545.38
Losses unpaid December 31, 1918, incurred in 1918 and previous years	.....	9,367.48

ORDER OF RAILWAY EMPLOYEES,

SAN FRANCISCO, CAL.

W. V. STAFFORD, supreme conductor; D. B. CLIFFORD, supreme secretary.
Organized, August 17, 1906.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Benefit fund, mortuary and disability	$53,980.20	
Expense fund	4,531.46	
Total		$58,511.66
INCOME.		
Membership fees actually received	$22,593.00	
All other assessments or premiums	206,347.99	
Dues and per capita tax	7,035.57	
Other payments by members	737.36	
Total received from members	$236,713.92	
Interest on bonds and deposits, $2,326.96; sale of lodge supplies, $228.28; from all other sources, $10,534.75	13,089.99	
Total	$249,803.91	
Deduct payments returned to applicants	996.85	
Total income		248,807.06
Grand total		$307,318.72
DISBURSEMENTS.		
Death claims, $18,670.00; sick and accident, $111,776.87; disability claims, permanent, $2,660.00	$133,106.87	
Commissions and fees paid to deputies and organizers	21,752.95	
Salaries of officers, $14,450.00; office employees, $9,933.98	24,383.98	
Total	46,136.93	
Insurance departments	185.00	
Subordinate medical examiners	137.00	
Traveling expenses of officers, trustees and committees	2,737.10	
Expenses of 1918 grand or supreme lodge convention	2,505.82	
All other disbursements	39,132.28	
Total disbursements		223,941.00
Balance December 31, 1918		$83,377.72
ASSETS.		
Bonds	$70,655.07	
Cash in office, $25.00; in banks, $12,722.65	12,747.65	
All other assets	18,602.05	
Total	$102,004.77	
Non-ledger assets	5,491.07	
Total admitted assets December 31, 1918		$96,513.70
LIABILITIES.		
Losses due and unpaid December 31, 1918	$8,660.00	
All other liabilities	122.71	
Total liabilities		8,782.71
Balance to protect contracts December 31, 1918		$87,730.99

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	11,355	$6,945,800.00
Benefit certificates written during 1918	6,679	2,901,550.00
Benefit certificates in force December 31, 1918	12,292	8,202,150.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917, mortuary and disability	645	$262,500.00
Benefit certificates written during 1918, mortuary and disability	416	195,100.00
Benefit certificates in force December 31, 1918, mortuary and disability	725	317,000.00
Losses incurred, mortuary and disability, sick or accident	169	5,973.52
Assessments collected, mortuary and disability, $7,658.81; expense, $3,282.35	.....	10,941.16
Claims paid, mortuary, disability, and sick or accident	169	5,973.52
Claims resisted	1	10.50

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA,

COLUMBUS, OHIO.

W. E. FORD, chairman supreme executive committee; WALTER D. MURPHY, supreme secretary.
Organized January 16, 1888. Began business in Kansas, August 23, 1904.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$50,997.77	
Reserve fund	436,238.17	
Disability fund	32,403.53	
Suspense and building fund	2,193.65	
W. and O. fund	92,648.71	
Expense fund	112,442.56	
Total		$726,924.39

INCOME.

Membership fees actually received	$26,620.00	
All other assessments or premiums:		
Mortuary fund	225,309.01	
Reserve fund	90,123.59	
Disability fund	360,494.40	
Expense fund	225,309.00	
Dues and per capita tax	37,919.40	
Total received from members	$965,775.40	
Interest on bonds and dividends on stocks, $19,080.04; gross rents from association's property, including $343.98 for association's occupancy of own building, $5,000.00; sale of lodge supplies, $1,762.33; from all other sources, $44,034.79	70,171.14	
Total	$1,035,946.54	
Deduct payments returned to applicants: Widows and orphans,	486.90	
Total income		1,035,459.64
Grand total		$1,762,384.03

DISBURSEMENTS.

Death claims, $326,225.02; weekly payments, $51,517.50	$377,742.52	
Disability claims	346,833.47	
Total paid to members, 1918	$724,575.99	
Paid to widows and orphans	52,418.50	
Salaries of officers, $11,540.00; office employees, $29,787.15	41,327.15	
Insurance departments	1,198.99	
Supreme medical examiners, $9,000.00; subordinate medical examiners, $2,225.50	11,225.50	
Traveling expenses of officers, trustees and committees	3,208.57	
Expenses of 1918 grand or supreme lodge convention	19,462.89	
All other disbursements	111,757.21	
Total disbursements		965,169.80
Balance December 31, 1918		$797,214.23

ASSETS.

Real estate, unencumbered	$39,166.00	
Bonds	474,500.00	
Cash in office, $15.00; in banks, $281,274.21	281,289.21	
All other assets, war certificates	2,259.02	
Total	$797,214.23	
Non-ledger assets	241,219.54	
Gross assets	$1,038,433.77	
Deduct assets not admitted	63,182.44	
Total admitted assets December 31, 1918		$975,251.33

LIABILITIES.

Losses adjusted, all classes, but not due December 31, 1918	$42,500.00	
Losses not adjusted, all classes	104,736.00	
Resisted claims, all classes	123,110.85	
All other liabilities	1,754.59	
Total		$272,101.44
Balance to protect contracts December 31, 1918		$703,149.89

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	76,619	$383,095,000.00
Benefit certificates written during 1918	5,323	26,615,000.00
Benefit certificates in force December 31, 1918	74,641	373,205,000.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	3,582	$17,910,000.00
Benefit certificates written during 1918	142	710,000.00
Benefit certificates in force December 31, 1918	3,388	16,940,000.00
Losses incurred, mortuary, $25,200.00; disability, $14,361.59,	175	39,561.59
Assessments collected, mortuary, $10,453.00; disability, $16,724.80; reserve, $4,181.20; expense, $10,453.00		41,812.00
Claims paid, mortuary, $17,900.00; disability, $17,760.65	178	35,660.65
Claims resisted, disability	2	192.50
Losses unpaid December 31, 1918, incurred in 1918 and previous years	84	16,902.28

SUPREME COUNCIL OF THE ROYAL ARCANUM,

BOSTON, MASS.

C. ARCH WILLIAMS, supreme regent; SAMUEL N. HOAG, supreme secretary.
Organized, June 23, 1877. Began business in Kansas, November 17, 1880.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$1,982,342.32	
Reserve fund	4,030,142.10	
Expense fund	111,922.03	
Total		$6,124,406.45

INCOME.

Half cash liens in 1918 assessments	$150,853.87	
All other assessments or premiums	6,684,604.23	
Accumulated interest on liens	33,382.79	
Dues and per capita tax	304,645.20	
Interest on protested check, $5.30; interest H. C. payments, $405.37	410.67	
R. A. bulletin, $1.30; changes of benefit certificates, $1,732.00; members at large, $2.00	1,735.30	
Total received from members	$7,175,632.06	
Interest on bonds and bank balances, $192,131.97; gross rents from association's property, including association's occupancy of own building, $2,600.00; sale of lodge supplies, $992.47; from all other sources, $16,757.07	212,481.51	
Total	$7,388,113.57	
Deduct payments: expense	5.00	
Total income		7,388,108.57
Grand total		$13,512,515.02

DISBURSEMENTS.

Death claims		$6,008,348.74	
Salaries of managers or agents not deputies or organizers	$16,894.50		
Salaries of officers and committees, $34,550.00; office employees, $55,256.51	89,806.51		
Total		106,701.01	
Insurance departments		811.50	
Supreme medical examiner, $4,500.00; subordinate medical examiners, $10.00		4,510.00	
Traveling expenses of officers, trustees and committees		5,675.44	
Expenses of 1918 grand or supreme lodge convention		21,048.94	
All other disbursements		295,791.35	
Total disbursements			6,442,886.98
Balance December 31, 1918			$7,069,628.04

ASSETS.

Real estate, unencumbered	$71,866.55	
Bonds	4,997,868.70	
Loans secured by benefit certificates in force	1,043,039.58	
Cash in banks	930,071.47	
All other assets	26,781.74	
Total	$7,069,628.04	
Non-ledger assets	739,230.80	
Gross assets	$7,808,858.84	
Deduct assets not admitted	1,407,995.13	
Total admitted assets December 31, 1918		$6,400,863.71

LIABILITIES.

Losses due and unpaid December 31, 1918	$126,309.32	
Losses not adjusted, all classes	884,508.00	
Resisted claims, all classes	23,000.00	
All other liabilities	787.68	
Total liabilities		$1,034,605.00
Balance to protect contracts December 31, 1918		$5,366,258.71

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	145,568	$246,382,161.88
Benefit certificates written during 1918	2,946	3,663,814.00
Benefit certificates in force December 31, 1918	135,751	228,009,581.01

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917, mortuary	209	$378,970.00
Benefit certificates written during 1918, mortuary	1	1,000.00
Benefit certificates in force December 31, 1918, mortuary	196	345,309.00
Losses incurred, mortuary	4	10,500.00
Assessments collected, mortuary, $11,078.72; expense, $430.00,	.....	11,508.72
Claims paid, mortuary	4	8,500.00
Losses unpaid December 31, 1918, incurred in 1918 and previous years	1	3,000.00

ROYAL HIGHLANDERS,

LINCOLN, NEB.

W. E. SHARP, president; F. J. SHARP, chief secretary.
Organized, August 10, 1896. Began business in Kansas, 1902.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary, reserve, and disability fund	$1,803,971.12	
Expense fund	67,224.74	
Total		$1,871,195.86
INCOME.		
Membership fees actually received	$846.25	
All other assessments or premiums:		
Mortuary, reserve and disability fund	344,077.05	
Patriotic war fund	16,916.70	
Expense fund	22,980.50	
Dues and per capita tax	28,644.00	
Total received from members	$413,464.50	
Interest on mortgage loans, $100,062.35; interest on bank balances, $1,807.64; interest on bonds and dividends on stocks, $31.88; gross rents from association's property, $3,040.00; sale of lodge supplies, $998.09; from all other sources, $6,459.38	112,399.34	
Total income		525,863.84
Grand total		$2,397,059.70
DISBURSEMENTS.		
Death claims	$417,450.05	
Disability claims, permanent, $6,200.00; old age, $21,600.00; other benefits, $203,300.00	231,100.00	
Total paid to members, 1918	$648,550.05	
Commissions and fees paid to deputies and organizers	$8,151.45	
Salaries of managers or agents not deputies or ganizers	9,523.50	
Salaries of officers, $25,900.00; office employees, $11,234.67	37,134.67	
Total	54,809.62	
Insurance departments	415.00	
Supreme medical examiners	411.30	
Traveling expenses of officers, trustees and committees	265.51	
All other disbursements	27,912.05	
Total disbursements		732,363.53
Balance December 31, 1918		$1,664,696.17
ASSETS.		
Real estate, unencumbered	$45,257.87	
Bonds	16,000.00	
Loans on real estate (first liens), bonds, collateral	1,579,900.00	
Cash in office	23,538.30	
Total	$1,664,696.17	
Non-ledger assets	96,744.50	
Total admitted assets December 31, 1918		$1,761,440.67
LIABILITIES.		
Losses not adjusted, all classes	$99,600.01	
Resisted claims, all classes	4,000.00	
Total liabilities		103,600.01
Balance to protect contracts December 31, 1918		$1,657,840.66

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	28,948	$40,227,050.00
Benefit certificates written during 1918	978	1,108,000.00
Benefit certificates in force December 31, 1918	28,870	39,875,050.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917, mort. and dis.	527	$636,300.00
Benefit certificates written during 1918, mort. and dis.	64	66,000.00
Benefit certificates in force December 31, 1918, mort. and dis.	520	631,100.00
Losses incurred, mortuary and disability	7	9,000.00
Assessments collected, mortuary, disability and reserve, $5,738.11; patriotic war fund, $289.75; expense, $910.79	.....	6,938.65
Claims paid, mortuary, $11,000.00; disability, $300.00	.....	11,300.00

ROYAL LEAGUE,

CHICAGO, ILL.

WM. E. HYDE, supreme archon; CHARLES E. PIPER, supreme scribe.
Organized, October 26, 1883. Began business in Kansas, April 11, 1888.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$78,647.78	
Reserve fund	2,036,184.87	
Expense fund	188.57	
Total		$2,115,021.22

INCOME.

Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expense	$17,904.22	
All other assessments or premiums:		
Mortuary fund	651,419.73	
Patriotic fund	4,681.30	
——— fund	220,338.00	
Expense fund	876,439.03	
Other payments by members: Benefit certificates, registration fees, social members' dues, dues of members at large, $651,419.73, less assessments returned, $300.82	651,118.91	
Mortuary fund, $651,419.73, less assessments returned to members, $300.82	651,118.91	
Other payments by members: Benefit certificates, registration fees, social members' dues, dues of members at large	514.06	
Total received from members	$894,556.49	
Interest on bank balances, $3,062.62; interest on bonds and dividends on stocks, $100,293.42; gross rents from association's property, $455.00; sale of lodge supplies, $5,918.95; from all other sources, $469,76; adjustment of book value bonds, $280.78	110,480.53	
Total income		1,005,037.02
Grand total		$3,120,058.24

DISBURSEMENTS.

Death claims		$600,176.53	
Disability claims, permanent		52,670.34	
Total paid to members, 1918		$652,846.87	
Commissions and fees paid to deputies and organizers	$4,473.25		
Salaries of managers or agents not deputies or organizers	48,122.94		
Salaries of officers, $15,900.00; office employees, $20,393.00	36,293.00		
Total		88,889.19	
Insurance departments		230.50	
Supreme medical examiners		4,200.00	
Traveling expenses of officers, trustees and committees		5,007.78	
Expenses of 1918 grand or supreme lodge convention		543.78	
All other disbursements		83,126.22	
Total disbursements			834,844.34
Balance December 31, 1918			$2,285,213.90

ASSETS.

Bonds	$2,116,917.06	
Cash in banks	168,296.84	
Total	$2,285,213.90	
Non-ledger assets	118,072.74	
Gross assets	$2,403,286.64	
Deduct assets not admitted	55,589.26	
Total admitted assets December 31, 1918		$2,347,697.38

LIABILITIES.

Losses adjusted, all classes, but not due December 31, 1918..	$4,013.27	
Losses not adjusted, all classes.....	141,721.55	
All other liabilities.....	8,612.71	
Total liabilities.....		$154,347.53
Balance to protect contracts December 31, 1918.....		$2,193,349.85

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917.....	24,422	$33,171,750.00
Benefit certificates written during 1918.....	1,585	1,375,750.00
Benefit certificates in force December 31, 1918.....	23,058	30,900,250.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917, mortuary....	25	$36,750.00
Benefit certificates in force December 31, 1918, mortuary....	24	34,750.00
Assessments collected, mortuary and disability, $510.13; expense, $300.04.....	.....	810.17

THE SONS AND DAUGHTERS OF JUSTICE,

TOPEKA, KAN.

DR. A. V. LODGE, national president; WALEN F. SHAW, national secretary.
Organized, January 7, 1897. Began business in Kansas, April 14, 1897.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:			
Mortuary fund		$44,710.53	
Reserve fund		14,564.60	
Time deposit mort		60,000.00	
Special reserve		15,200.00	
War fund		195.25	
Expense fund		6,451.70	
Total			$141,122.08
INCOME.			
Membership fees actually received		$179.10	
All other assessments or premiums		191,946.19	
Dues and per capita tax		40,451.82	
War tax, special		5,100.35	
Total received from members		$237,677.46	
Sale of lodge supplies, $311.83; income from all other sources, $17,888		18,811.80	
Total income			256,489.26
Grand total			$397,611 34
DISBURSEMENTS.			
Death claims, $220,627.14; accident, $2,710.59		$223,337.73	
Commissions and fees paid to deputies and organizers	$8,374.01		
Salaries of managers or agents not deputies or organizers	17,875.55		
Salaries of officers, $4,800.00; office employees, $3,356.00	8,156.00		
Total		29,405.56	
Insurance departments		20.00	
Supreme medical examiners, $1,029.00; subordinate medical examiners, $2,017.00		3,046.00	
Traveling expenses of officers, trustees and committees		534.76	
All other disbursements		27,652.39	
Total disbursements			283,996.44
Balance December 31, 1918			$113,614.90
ASSETS.			
Loans on real estate (first liens), bonds, collateral		$18,534.00	
Cash in office and banks		95,080.90	
Total admitted assets December 31, 1918			$113,614.90
LIABILITIES.			
Losses due and unpaid December 31, 1918			$32,279.60
Balance to protect contracts December 31, 1918			$81,335.30

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	12,085	$12,990,000.00
Benefit certificates written during 1918	2,364	1,643,000.00
Benefit certificates in force December 31, 1918	12,709	13,100,000.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	12,027	$12,928,000.00
Benefit certificates written during 1918	2,364	1,643,000.00
Benefit certificates in force December 31, 1918	12,651	13,037,000.00
Losses incurred, mortuary, $286,000.00; accident, $31,500.00,	.....	317,500.00
Assessments collected, mortuary, $191,946.19; reserve, $16,038	.....	207,984.19
Claims paid, mortuary, $274,000; sick or accident, $29,000	.....	303,000.00
Losses unpaid December 31, 1918, incurred in 1918 and previous years	.....	32,279.60

SOUTH SLAVONIC CATHOLIC UNION,

ELY, MINN.

MICHAEL ROVANSEK, president; JOSEPH PISCHLER, secretary.
Organized, July 18, 1898. Began business in Kansas, October 14, 1915.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$70,484.66	
Reserve fund	165,943.45	
Disability fund	8,613.57	
Old age	3,235.99	
Expense fund	4,209.92	
Total		$252,487.59
INCOME.		
Membership fees actually received	$536.00	
All other assessments or premiums:		
Mortuary fund	95,986.36	
Disability fund	66,220.65	
Old age fund	1,896.38	
Expense fund	12,593.28	
Total received from members	$177,232.67	
Interest on bonds and dividends on stocks, $8,446.05; sale of lodge supplies, $300.27; from all other sources, $3,626.68	12,373.00	
Total income		189,605.67
Grand total		$442,093.26
DISBURSEMENTS.		
Death claims, $125,200.00; sick and accident, $66,242.21	$191,442.21	
Disability claims, old age	75.00	
Total paid to members, 1918	$191,517.21	
Salaries of officers	3,390.00	
Insurance departments	245.00	
Supreme medical examiners	716.69	
Traveling expenses of officers, trustees and committees	1,234.03	
All other disbursements	9,526.58	
Total disbursements		206,629.51
Balance December 31, 1918		$235,463.75
ASSETS.		
Bonds	$180,000.00	
Cash in banks	55,463.75	
Total	$235,463.75	
Non-ledger assets	2,248.29	
Total admitted assets December 31, 1918		$237,712.04
LIABILITIES.		
Losses due and unpaid December 31, 1918		24,500.00
Balance to protect contracts December 31, 1918		$235,463.75

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	7,674	$6,271,500.00
Benefit certificates written during 1918	536	482,250.00
Benefit certificates in force December 31, 1918	7,844	6,421,750.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917, mortuary	164	$132,000.00
Benefit certificates written during 1918, mortuary	6	5,500.00
Benefit certificates in force December 31, 1918, mortuary	167	135,000.00
Losses incurred, sick or accident		960.00
Assessments collected, mortuary, $2,128.19; old age, $39.84; sick or accident, $1,386.70; expense, $276.05		3,830.78
Claims paid, sick or accident	47	960.00

THE SUPREME CAMP OF THE AMERICAN WOODMEN,

DENVER, COLO.

C. M. WHITE, supreme commander; L. H. LIGHTNER, supreme clerk.
Organized, April, 1901. Began business in Kansas, March, 1917.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary, reserve, and disability fund	$172,036.54	
Expense fund	1,353.04	
Total		$173,389.58
INCOME.		
Membership fees actually received	$1,348.75	
All other assessments or premiums:		
Mortuary, reserve and disability fund	166,792.76	
Dues and per capital tax	68,712.03	
Special liberty fund	3,143.42	
Total received from members	$239,996.96	
Interest on mortgage loans, $11,147.12; interest on bonds, $610.38; sale of lodge supplies, $3,649.90; from all other sources, $1,484.77	16,892.17	
Total	$256,889.13	
Deduct payments returned to applicants: Mortuary, reserve, permanent disability, and accident	802.70	
Total income		256,086.43
Grand total		$429,476.01
DISBURSEMENTS.		
Death claims, $111,635.38; accident, $1,586.25	$113,221.63	
Disability claims, permanent	366.20	
Total paid to members, 1918	$113,587.83	
Salaries of deputies $34,717.42		
Salaries of officers, $6,050.00; office employees, $6,661.98 12,711.98		
Total	47,429.40	
Insurace departments	487.50	
Supreme medical examiners	650.00	
Traveling expenses of officers, trustees and committees	5,122.90	
Examination expenses of Arkansas Insurance Department	204.90	
All other disbursements	17,947.06	
Total disbursements		185,429.59
Balance December 31, 1918		$244,046.42
ASSETS.		
Bonds	$22,700.00	
Loans on real estate (first liens)	216,190.00	
Cash in office, $517.94; in banks, $4,288.58	4,806.52	
All other assets	349.90	
Total	$244,046.42	
Non-ledger assets	22,030.45	
Gross assets	$266,076.87	
Deduct assets not admitted	2,349.90	
Total admitted assets December 31, 1918		$263,726.97
LIABILITIES.		
Losses not adjusted, all classes	$13,853.75	
All other liabilities	2,404.86	
Total liabilities		16,258.61
Balance to protect contracts December 31, 1918		$247,468.36

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	23,360	$12,679,400.00
Benefit certificates written during 1918	21,997	9,830,450.00
Benefit certificates in force December 31, 1918	33,549	17,917,950.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	448	$167,200.00
Benefit certificates written during 1918	981	480,500.00
Benefit certificates in force December 31, 1918	894	432,700.00
Losses incurred, matured value, $900.00; accident, $10.00	11	910.00
Assessments collected, mortuary, disability, reserve and accident, $2,592.40; expense, $1,051.91	....	3,644.31
Claims paid, mortuary, $700.00; accident, $10.00	10	710.00
Losses unpaid December 31, 1918, incurred in 1918 and previous years	1	200.00

THE SUPREME TRIBE OF BEN HUR,

CRAWFORDSVILLE, IND.

R. H. GERARD, supreme chief; JOHN C. SNYDER, supreme scribe.
Organized, January 8, 1894. Began business in Kansas, February, 1894.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$1,643,214.93	
Expense fund	23,309.85	
Total		$1,666,524.78

INCOME.

Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expense: Mortuary fund	$41,282.51	
Expense fund	165,134.10	
All other assessments or premiums:		
Mortuary fund	1,175,429.13	
Expense fund	181,181.87	
Dues and per capita tax	524.50	
Medical examiners' fees actually received	229.00	
Total received from members	$1,564,858.37	
Interest on mortgage loans, $6,155.54; interest on bonds and dividends on stocks, $66,669.69; gross rents from association's property, including $5,400.00 for association's occupancy of own building, $19,096.17; sale of lodge supplies, $3,119.80; from all other sources, $4,237.65	99,278.85	
Total	$1,664,137.22	
Deduct payments returned to applicants: Mortuary	418.11	
Total income		1,663,719.11
Grand total		$3,330,243.89

DISBURSEMENTS.

Death claims		$1,231,316.24	
Disability claims, permanent, $13,347.02; old age, $21,562.11; other benefits, $3,007.50		37,916.63	
Total paid to members, 1918		$1,269,232.87	
Commissions and fees paid to deputies and organizers	$98,293.32		
Salaries of managers or agents not deputies or organizers	51,240.81		
Salaries of officers, $21,499.92; office employees, $41,222.80	62,722.72		
Total		212,256.85	
Insurance departments		2,154.31	
Supreme medical examiners, $8,649.96; subordinate medical examiners, $749.00		9,398.96	
Traveling expenses of officers, trustees and committees		3,705.96	
Expenses of 1918, grand or supreme lodge convention		8,072.41	
All other disbursements		115,707.32	
Total disbursements			1,620,528.68
Balance December 31, 1918			$1,709,715.21

ASSETS.

Real estate, unencumbered	$226,790.58	
Bonds	1,134,594.22	
Loans on real estate (first liens), bonds, collateral	101,950.00	
Cash in office, $100.00; in banks, $246,280.41	246,380.41	
Total	$1,709,715.21	
Non-ledger assets	74,130.33	
Gross assets	$1,783,845.54	
Deduct assets not admitted	4,959.00	
Total admitted assets December 31, 1918		$1,778,886.54

LIABILITIES.

Losses due and unpaid December 31, 1918	$8,816.67	
Losses adjusted, all classes, but not due December 31, 1918	3,114.00	
Losses not adjusted, all classes	157,700.00	
Resisted claims, all classes	2,000.00	
All other liabilities	11,581.85	
Total liabilities		$183,212.52
Balance to protect contracts December 31, 1918		$1,595,674.02

TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA,

ST. LOUIS, MO.

J. H. ROBINSON, chairman board of directors; T. S. LOGAN, secretary and treasurer.
Organized, 1890. Began business in Kansas, March 4, 1916.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:			
Mortuary fund		$93,319.90	
Reserve fund		179,944.74	
Expense fund		40,234.87	
Total			$313,499.51
INCOME.			
Membership fees actually received		$24,336.00	
All other assessments or premiums:			
Mortuary fund		405,148.17	
Expense fund		133,224.58	
Transfers and changes		166.00	
Total received from members		$562,874.75	
Interest on daily balances, $2,629.77; interest on certificates, $1,792.29; interest on bonds and dividends on stocks, $9,840.46; sale of lodge supplies, $96.50; from all other sources, $3.95		14,362.97	
Total		$577,237.72	
Deduct payments returned to applicants: Mortuary, $2,604.71, expense, $5,910.67		8,515.38	
Total income			568,722.34
Grand total			$882,221.85
DISBURSEMENTS.			
Death claims, $220,193.63; accident, $229,074.85		$449,268.48	
Disability claims, permanent, $5,000.00		5,000.00	
Total paid to members, 1918		$454,268.48	
Commissions and fees paid to deputies and organizers	$6,227.70		
Salaries of managers or agents not deputies or organizers	36.00		
Salaries of officers, $6,400.04; office employees, $12,372.11	18,772.15		
Total		25,035.85	
Insurance departments		753.55	
Supreme medical examiners, $1,800.00; subordinate medical examiners, $1,803.00		3,603.00	
Traveling expenses of officers, trustees and committees		1,667.60	
Expenses of 1918, grand or supreme lodge convention		2,652.21	
All other disbursements		60,263.91	
Total disbursements			548,244.60
Balance December 31, 1918			$333,977.25
ASSETS.			
Bonds		$213,623.35	
Cash in banks		117,342.40	
All other assets, office fixtures		3,011.50	
Total		$333,977.25	
Non-ledger assets		4,217.13	
Gross assets		$338,194.38	
Deduct assets not admitted		10,229.85	
Total admitted assets December 31, 1918			$327,964.53

LIABILITIES.

Losses not admitted, all classes	$86,125.00	
All other liabilities	12,078.62	
Total liabilities		$98,203.62
Balance to protect contracts December 31, 1918		$229,760.91

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	65,201	$326,005,000.00
Benefit certificates written during 1918	13,221	66,105,000.00
Benefit certificates in force December 31, 1918	66,242	331,210,000.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	69	$345,000.00
Benefit certificates written during 1918	13	65,000.00
Benefit certificates in force December 31, 1918	68	340,000.00
Assessments collected, mortuary, $396.00; disability, $198.00; expense, $132.00	.....	726.00

WESTERN CATHOLIC UNION,

QUINCY, ILL.

F. Wm. Heckenkamp, Jr., supreme president; Wm. K. Ott, supreme secretary.
Organized, December, 1877. Began business in Kansas, January, 1907.

Statement for Year ending December 31, 1918.

Balance from previous year:			
Mortuary fund		$440,623.52	
Expense fund		2,934.32	
Total			$437,689.20
INCOME.			
All other assessments or premiums: Mortuary fund		$164,972.17	
Dues and per capita tax		13,933.40	
Medical examiners' fees actually received		859.00	
War fund assessments		3,071.05	
Total received from members		$182,835.62	
Interest on mortgage loans, $20,859.96; interest on bonds and dividends on stocks, $425.00; sale of lodge supplies, $304.96; from all other sources, $6,151.15		27,741.07	
Total		$210,576.69	
Deduct payments returned to applicants: Mortuary, $12.76; expense, $8.50		21.26	
Total income			210,555.43
Grand total			$648,244.63
DISBURSEMENTS.			
Death claims		$198,889.62	
Disability claims, permanent		3,906.00	
Total paid to members, 1918		$202,795.62	
Commissions and fees paid to deputies and organizers	$750.98		
Salaries of officers, $4,905.00; office employees, $1,126.00	6,031.00		
Total		6,781.98	
Insurance departments		56.00	
Supreme medical examiners, $225.25; subordinate medical examiners, $681.25		906.50	
Traveling expenses of officers, trustees and committees		585.51	
All other disbursements		5,505.10	
Total disbursements			216,530.71
Balance December 31, 1918			$431,713.92
ASSETS.			
Bonds		$10,000.00	
Loans on real estate (first liens), bonds, collateral		384,919.40	
Cash in banks		18,794.52	
All other assets		18,000.00	
Total		$431,713.92	
Non-ledger assets		12,955.79	
Gross assets		$444,669.71	
Deduct assets not admitted		3,742.46	
Total admitted assets December 31, 1918			$440,927.25
LIABILITIES.			
Losses due and unpaid December 31, 1918		$716.66	
Losses not adjusted, all classes		50,750.00	
All other liabilities		508.93	
Total liabilities			51,975.59
Balance to protect contracts December 31, 1918			$388,951.66

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	11,560	$11,040,500.00
Benefit certificates written during 1918	406	220,750.00
Benefit certificates in force December 31, 1918	11,495	10,829,000.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917, mortuary	33	$24,500.00
Benefit certificates in force December 31, 1918, mortuary	30	22,750.00
Losses incurred, mortuary	2	2,000.00
Assessments collected, mortuary, $347.94; expense, $44.25	.....	392.19
Claims paid, mortuary	2	2,000.00

WOMAN'S BENEFIT ASSOCIATION OF THE MACCABEES,

PORT HURON, MICH.

MISS BINA M. WEST, supreme commander; MISS FRANCIS D. PARTRIDGE, supreme record keeper.

Organized, October 1, 1892. Began business in Kansas, August 28, 1900.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$150,790.83	
Reserve fund	10,834,825.20	
W. B. A. patriotic fund	343.04	
Hospital service and fraternal fund	196,187.95	
Expense fund	28,181.69	
Total		$11,210,328.71
INCOME.		
Membership fees actually received	$6,786.75	
Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expense:		
Mortuary fund	89,314.68	
Expense fund	107,046.36	
All other assessments or premiums	1,780,142.22	
Expense fund	52,632.52	
Dues and per capita tax	233,781.11	
Medical examiners' fees actually received	4,456.65	
W. A. B. patriotic fund	29,726.31	
Junior protection fund	1,561.44	
Hospital service and fraternal fund	111,715.65	
Expense fund	547.08	
Total received from members	$2,417,710.77	
Interest on bonds and dividends on stocks, $547,470.29; gross rents from association's property, including $9,223.65 for association's occupancy of own building, $12,743.65; from all other sources, $19,812.52	580,026.46	
Total	$2,997,737.23	
Deduct payments returned to applicants: Mortuary, $1,216.84; W. B. A. patriotic, $24.00; junior protection, $925; hospital and fraternal, $44.85; expense, $769.08	2,064.02	
Total income		2,995,673.21
Grand total		$14,206,001.92
DISBURSEMENTS.		
Death claims, $1,595,062.08; sick, $1,553.00	$1,596,615.08	
Disability claims, permanent, $4,438.59; other benefits, $67,969.82	72,408.41	
Total paid to members, 1918	$1,669,023.49	
Commissions and fees paid to deputies and organizers $47,122.94		
Salaries of deputies and organizers 160,250.08		
Salaries of officers, $15,800.00; office employees, $67,104.42 82,904.42		
Total	290,277.44	
Insurance departments	945.64	
Supreme medical examiners, $7,400.00; subordinate medical examiners, $148.75	7,548.75	
Traveling expenses of officers, trustees and committees	6,361.51	
All other disbursements	132,396.65	
Total disbursements		2,106,553.48
Balance December 31, 1918		$12,099,448.44

ASSETS.

Real estate, unencumbered	$341,901.35	
Bonds	11,550,200.28	
Cash in office, $21,033.11; in banks, $186,313.70	207,346.81	
Total	$12,099,448.44	
Non-ledger assets	356,215.76	
Gross assets	$12,455,664.20	
Deduct assets not admitted	44,886.49	
Total admitted assets December 31, 1918		$12,410,777.71

LIABILITIES.

Disability claims, 86, payable 1-10 annually	$18,989.38	
Losses not adjusted, all classes, 403	319,096.23	
Resisted claims, all classes, 10	8,750.00	
All other liabilities	31,506.43	
Total liabilites		378,342.04
Balance to protect contracts December 31, 1918		$12,032,435.67

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	178,228	$134,439,965.46
Benefit certificates written during 1918	17,081	12,169,650.00
Benefit certificates in force December 31, 1918	183,560	138,492,520.66

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	2,296	$1,912,635.00
Benefit certificates written during 1918	174	144,100.00
Benefit certificates in force December 31, 1918	2,323	1,927,385.00
Losses incurred	18	17,750.00
Assessments collected, mortuary, $23,527.77; reserve, $47.54; expense, $5,484.76	.....	29,060.07
Claims paid, mortuary	.....	13,000.00
Losses unpaid December 31, 1918, incurred in 1918 and previous years	6	6,250.00

WOMEN'S CATHOLIC ORDER OF FORESTERS,

CHICAGO, ILL.

ROSE D. RITTMAN, H. C. R.; ANNA E. PHELAN, H. S.
Organized, January 31, 1894. Began business in Kansas, May 22, 1899.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:			
Mortuary fund		$78,497.65	
Reserve fund		2,568,286.33	
Convention fund		9.21	
K. C. fund		8,265.54	
Expense fund		32,953.30	
Total			$2,688,012.03
INCOME.			
Reserve assessment		$0.10	
All other assessments or premiums:			
Mortuary fund		1,451,602.56	
Dues and per capita tax		90,179.36	
Church extension fund		191.45	
K. C. fund		2,427.86	
Total received from members		$1,544,401.33	
Interest from other sources, $7,837.63; interest on bonds and dividends on stocks, $121,505.87; sale of lodge supplies, $9,209.12; from all other sources, $54.65		138,607.27	
Total		$1,683,008.60	
Deduct payments returned to applicants: Mortuary		761.24	
Total income			1,682,247.36
Grand total			$4,370,259.39
DISBURSEMENTS.			
Death claims		$1,202,931.87	
Commissions and fees paid to deputies and organizers	$9,314.32		
Salaries of managers or agents not deputies or organizers	1,500.00		
Salaries of officers, $8,500.00; office employees, $17,263.45	25,763.45		
Total		36,577.77	
Insurance departments		395.00	
Traveling expenses of officers, trustees and committees		2,280.17	
All other disbursements		44,859.56	
Total disbursements			1,287,044.37
Balance December 31, 1918			$3,083,215.
ASSETS.			
Bonds		$2,921,213.32	
Cash in banks		162,001.70	
Total		$3,083,215.02	
Non-ledger assets		159,970.21	
Gross assets		$3,243,185.23	
Deduct assets not admitted		33,452.72	
Total admitted assets December 31, 1918			$3,209,732.51
LIABILITIES.			
Losses due and unpaid December 31, 1918		$72,268.50	
Losses adjusted, all classes, but not due December 31, 1918		144,250.00	
Resisted claims, all classes		5,000.00	
Total liabilities			221,518.50
Balance to protect contracts December 31, 1918			$2,988,214.01

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	91,897	$70,990,750.00
Benefit certificates written during 1918	3,689	2,793,250.00
Benefit certificates in force December 31, 1918	73,113	71,507,250.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917, mortuary	79	$82,000.00
Benefit certificates written during 1918, mortuary	1	1,000.00
Benefit certificates in force December 31, 1918, mortuary	77	79,000.00
Assessments collected, mortuary, $1,580.93; expense, $98.90	.....	1,679.83
Claims paid, mortuary	.....	4,000.00

SUPREME FOREST, WOODMEN CIRCLE,

OMAHA, NEB.

EMMA B. MANCHESTER, supreme guardian; DORA ALEXANDER, supreme clerk.
Organized, September 5, 1895. Began business in Kansas, March 1, 1899.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Balance from previous year:		
Mortuary fund	$114,815.28	
Reserve fund	6,448,090.32	
Expense fund	27,419.27	
Total		$6,590,324.87
INCOME.		
All other assessments or premiums:		
Mortuary fund	$1,771,432.78	
Reserve fund	196,759.14	
Expense fund	331,986.31	
Dues and per capita tax:		
War service fund	11,366.17	
Expense fund	5,393.00	
Subscriptions to official organ	99,974.00	
Certificate fees	42,887.50	
Total received from members	$2,459,748.90	
Interest on mortgage loans, $2,500.00; interest on bonds and dividends on stocks, $275,205.01; sale of lodge supplies, $6,402.93; from all other sources, $36.200.12	320,308.06	
Total	$2,780,056.96	
Deduct payments returned to applicants: Mortuary, $965.75; expense, $3,021.90	3,987.65	
Total income		2,776,069.31
Grand total		$9,366,394.18
DISBURSEMENTS.		
Death claims	$1,467,709.46	
Disability claims, old age, $1,350.00; other benefits, $122,785.00	124,135.00	
Total paid to members, 1918	$1,591,844.46	
Commissions and fees paid to deputies and organizers $227,318.81		
Salaries of deputies and organizers 26,985.15		
Salaries of officers, $13,800.00; office employees, $86,946.58 100,746.58		
Total	355,050.54	
Insurance departments	3,110.60	
Supreme medical examiners, $3,600.00; subordinate medical examiners, $402.10	4,002.10	
Traveling expenses of officers, trustees and committees	5,437.91	
All other disbursements	170,216.86	
Total disbursements		2,129,662.47
Balance December 31, 1918		$7,236,731.71
ASSETS.		
Bonds	$6,974,489.36	
Loans on real estate (first liens)	50,000.00	
Cash in office, $3,182.82; in banks, $208,231.53	211,414.35	
All other assets	828.00	
Total	$7,236,731.71	
Non-ledger assets	399,276.71	
Gross assets	$7,636,008.42	
Deduct assets not admitted	142,201.48	
Total admitted assets December 31, 1918		$7,493,806.94

LIABILITIES.

Losses due and unpaid December 31, 1918	$31,174.95	
Losses not adjusted, all classes	668,548.70	
All other liabilities	100,741.38	
Total liabilities		$800,465.03
Balance to protect contracts December 31, 1918		$6,693,341.91

EXHIBIT OF CERTIFICATES.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917	183,424	$183,307,900.00
Benefit certificates written during 1918	37,880	39,621,000.00
Benefit certificates in force December 31, 1918	208,271	210,876,600.00

KANSAS BUSINESS.	*No.*	*Amount.*
Benefit certificates in force December 31, 1917, mortuary	2,359	$2,244,900.00
Benefit certificates written during 1918, mortuary	1,002	1,016,700.00
Benefit certificates in force December 31, 1918, mortuary	2,928	2,847,300.00
Losses incurred, mortuary	34	31,400.00
Assessments collected, mortuary, $22,948.10; reserve, $2,549.78; expense, $6,851.27	.....	32,349.15
Claims paid, mortuary	28	20,466.63
Losses unpaid December 31, 1918, incurred in 1918 and previous years	11	8,383.33

AMERICAN INDUSTRIAL INSURANCE COMPANY, BURIAL ASSOCIATION,

TOPEKA, KAN.

J. WILL KELLEY, president; S. L. COURTNEY, vice president; C. J. PETERSON, secretary. Commenced business June 15, 1918.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Authorized capital, $10,000.00. Capital stock paid up in cash, $9,689.08.

Amount of net ledger assets, capital stock		$9,689.08

INCOME.

Premiums from certificate holders or members	$3,915.75	
Borrowed money	247.50	
Miscellaneous and all other sources: Surplus from 1,000 shares of stock, $6,410.92; interest and discount, $406.90	6,817.82	
Total income		10,981.07
Grand total		$20,670.15

DISBURSEMENTS.

Sick and accident claims paid during 1918	$407.00	
Payments returned to applicants or members	23.04	
Total paid to members	$430.04	
Commissions, fees and salaries paid or allowed to agents for organization	1,556.49	
Salaries of managers and agents not paid by commission	300.00	
Salaries of officers, $2,400.00; other compensation of officers, $81.50, expense account	2,481.50	
Salaries of office employees	907.50	
Rent, $585.00; taxes, $29.99; supplies, $452.03	1,017.02	
All other expenses	2,971.38	
Borrowed money repaid	247.50	
Total disbursements during year		9,911.38
Balance December 31, 1918		$10,758.77

ASSETS.

Secured notes not paid	$497.47	
Mortgage loans on real estate, first liens	1,900.00	
Cash in company's principal office December 31, 1918	15.00	
Cash belonging to company deposited in Merchants National Bank, Topeka, Kan	82.36	
Non-ledger assets	1,080.53	
All other resources	8,263.94	
Gross assets		$11,839.30
Deduct assets not admitted		1,080.53
Total admitted assets		$10,758.77

LIABILITIES.

Gross claims for losses due and payable: Sick and accident	$366.31	
Capital stock	9,689.08	
Surplus	703.38	
Total amount of liabilities December 31, 1918		$10,758.77

NATIONAL INDUSTRIAL INSURANCE COMPANY, BURIAL ASSOCIATION,

TOPEKA, KAN.

F. S. THOMAS, president; G. M. REMINGTON, secretary.
Incorporated, March 28, 1907; commenced business, May 5, 1907.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1918.

Authorized capital, $10,000.00. Capital stock paid up in cash, $2,000.00.

Amount of net ledger assets December 31 of previous year		$39,620.88
INCOME.		
Premiums from certificate holders or members	$18,119.02	
Miscellaneous and all other sources (commissions and rebates)	9,300.63	
Total income		$27,419.65
DISBURSEMENTS.		
Death claims paid during 1918	$4,051.16	
Sick and accident claims paid during 1918	4,086.53	
Payments returned to applicants or members	21.11	
Total paid to members	$8,158.80	
Commissions, fees and salaries paid or allowed to agents for organization	4,602.98	
Salaries of managers and agents not paid by commission	2,039.37	
Salaries of officers	900.00	
Salaries of office employees	1,428.00	
Rent, $103.50; license, $229.75; advertising and printing, $814.77,	1,148.02	
All other expenses	3,677.84	
Total disbursements during year		21,955.01
Balance December 31, 1918		$5,464.64
ASSETS.		
Secured notes not paid	$32,945.28	
Mortgage loans on real estate, first liens, except $1,000.00	3,844.00	
Cash belonging to company deposited in banks December 31, 1918, Merchants National, $5,614.80; Central National, $1,581.44	7,196.24	
Non-ledger assets	1,500.00	
All other resources	1,100.00	
Total admitted assets		$45,085.52
LIABILITIES.		
Net present value of all outstanding life policies in force on the 31st day of December, 1918, as computed by the American Experience table of mortality at 4 per cent interest	$17,505.80	
Capital stock	2,000.00	
Surplus	25,579.72	
Total amount of liabilities December 31, 1918		$45,085.52

EXHIBITS OF CERTIFICATES.

	Life.		Sick and Accident.	
	No.	*Amount.*	*No.*	*Amount.*
Certificates in force December 31, previous year	.....	.....	1,782	$229,436.00
Certificates issued during the year	.....	.....	1,997	83,500.00
Total certificates in force December 31, 1918	.....	.....	2,392	$246,225.00
Claims paid during the year	38	$4,051.16	324	4,086.53
Premiums collected during 1918				18,119.02

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